705/3? (89)

Access DB# _____

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: _Forest Thompson_ Examiner #: _76652_ Date: _8/14/00_
Art Unit: _2765_   Phone Number 30_6-5449_   Serial Number: _09/325536_
Mail Box and Bldg/Room Location: _5W05/PK-2_ Results Format Preferred (circle): PAPER **DISK** E-MAIL

If more than one search is submitted, please prioritize searches in order of need.
****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _Credit Instrument & System with automated Payment of Club,_
Merchant, and Service provider Fees
Inventors (please provide full names): _____
Kevin Boyle & Marty Maistre
Earliest Priority Filing Date: _6/4/99_

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

< Abstract attached >

08-14-00 A08736/DN

An apparatus & method for allowing a cardholder to automatically charge fees to a club, merchant or service provider, including a credit card capable of charging point-of-service transactions, and said credit card having encoded information thereon that associates the cardholder with a plurality of clubs, merchants or service providers. The apparatus & method includes a server, a monetary processing system, a dues processor, and a database.

Keywords:
database   monetary processor   point-of-sale transactions
computer   dues processor   auto-charge
processor   cardholder   automated charge
network   merchant   auto-charge transaction
Service   service provider
Server

****

STAFF USE ONLY

Searcher: _David Holloway_
Searcher Phone #: _308 7734_
Searcher Location: _CP2 4E33_
Date Searcher Picked Up: _8/16-00_
Date Completed: _8-17-00_
Searcher Prep & Review Time: _60_
Clerical Prep Time: _____
Online Time: _169_

Type of Search

NA Sequence (#)_____
AA Sequence (#)_____
Structure (#) _____
Bibliographic ✓
Litigation _____
Fulltext ✓
Patent Family _____
Other _____

Vendors and cost where applicable

STN _____
Dialog _A904 88_
Questel/Orbit _____
Dr.Link _____
Lexis/Nexis _____
Sequence Systems _____
WWW/Internet _____
Other (specify)_____

PTO-1590 (1-2000)

```
Set      Items    Description
S1        6556    (SMART OR CHIP OR CREDIT OR BANK OR CHARGE)()CARD? OR CRED-
                  ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD?
                  OR SMARTCARD?
S2      169271    CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                  ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3       41426    RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4       80104    ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                  OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                  ()ORDER? OR APPROVAL()PLAN? ?
S5       54567    DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6        3378    (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                  S3)
S7         346    POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                  )PROCESSOR?
S8           1    DIRECT()DEBIT?
S9          11    S1 AND S2 AND S3 AND S4
S10        102    S1 AND (S2 OR S3) AND (S8 OR S4)
S11          2    S10 AND (S5 OR S6 OR S7)
S12         27    S1(5N)(S2 OR S3)(5N)(S8 OR S4)
S13         38    S8 OR S9 OR S11 OR S12
S14         35    RD (unique items)
S15         34    S14 NOT PY>1998
S16         34    S15 NOT PD>980604
File 473:Financial Times Abstracts 1998-2000/Aug 16
         (c) 2000 The New York Times
File 474:New York Times Abs 1969-2000/Aug 16
         (c) 2000 The New York Times
File 475:Wall Street Journal Abs 1973-2000/Aug 16
         (c) 2000 The New York Times
```

16/3,K/1   (Item 1 from file: 474)

07529153   NYT Sequence Number: 922110970702
BUSINESS TRAVEL
Finney, Paul Burnham
New York Times, Col. 5, Pg. 5, Sec. D
Wednesday July 2 1997

ABSTRACT:
    Travel to Hong Kong is operating as usual; there is no **visa**
requirement--same as usual--if visit is less than 30 days; **visa** is still
needed if going on from Hong Kong to China; for **annual   fees** ranging
from $150 to $200, airlines pamper business travelers by providing
members-only **clubs** full of comforts and conveniences; Trans World
Airlines is breaking ranks with its competitors by...

16/3,K/2   (Item 2 from file: 474)

07030268   NYT Sequence Number: 059269950720
MASTERCARD IN TALKS WITH OWNERS OF ACCESS CARD
Reuters
New York Times, Col. 1, Pg. 3, Sec. D
Thursday July 20 1995

ABSTRACT:
    ...Scotland--would issue Mastercards to existing Access customers and
would continue to make money from **credit   card** transactions and **annual
 fees** (M)

16/3,K/3   (Item 3 from file: 474)

06800817   NYT Sequence Number: 070610940521
MAKING SENSE OF CASH-BACK CARD PLANS
New York Times, Col. 3, Pg. 35, Sec. 1
Saturday May 21 1994

ABSTRACT:
    ...customers is the cash giveback, which rewards card holders by paying
them percentage of their **annual** charges and finance **fees** in cash, if
they use their **credit   cards** to buy certain amount of goods; plan would
save some people money, but cost others...

16/3,K/4   (Item 4 from file: 474)

06537405   NYT Sequence Number: 029807931210
AT CITIBANK, MORE NO-FEE CREDIT CARDS
Bloomberg Business News
New York Times, Col. 5, Pg. 4, Sec. D
Friday December 10 1993

ABSTRACT:
    Citibank, in filing with SEC, plans to drop **annual   fees** on seven
million **credit   card** accounts in bid to capture larger share of $200
billion industry; in addition, Citibank will...

16/3,K/5   (Item 5 from file: 474)

06319689   NYT Sequence Number: 399566921031
IT PAYS TO STICK TO BASICS IN CREDIT CARDS
BRYANT, ADAM
New York Times, Col. 3, Pg. 35, Sec. 1
Saturday October 31 1992

ABSTRACT:
     Advice on selecting **credit   cards** ; **annual   fees** , interest rates
and credit lines are keys to value, despite temptation of fringe benefits
such...

16/3,K/6   (Item 6 from file: 474)

06262609   NYT Sequence Number: 698121920223
SUITS PUSHING **BANKS TO OBEY STATE LAWS ON** CREDIT   CARD   FEES
QUINT, MICHAEL
New York Times, Col. 1, Pg. 1, Sec. 1
Sunday February 23 1992

SUITS PUSHING **BANKS TO OBEY STATE LAWS ON** CREDIT   CARD   FEES

ABSTRACT:
     ...lawsuits in four states seek to force banks to obey state laws
limiting or banning **credit   card   fees** for late payments, for **annual
renewals** and for exceeding credit limits when customers' state has such
laws; banks have argued that...

16/3,K/7   (Item 7 from file: 474)

06055935   NYT Sequence Number: 598658910311
 MAGAZINE   RENEWALS **BECOMING** AUTOMATIC
CARMODY, DEIRDRE
New York Times, Col. 5, Pg. 12, Sec. D
Monday March 11 1991

 MAGAZINE   RENEWALS **BECOMING** AUTOMATIC

ABSTRACT:
     More than 60 **magazines** will participate in nationwide test of
automatic   subscription   renewals system called Auto Renew; system,
developed by Robert A Bader, offers readers option of charging **magazine
subscriptions** to their Mastercard or **Visa** accounts and authorizes
automatic   renewal 'till forbid'; should cut publishers' **renewal**
expenses and save bother for consumers; photo (M)

COMPANY NAMES: MASTERCARD INTERNATIONAL INC; **VISA** INTERNATIONAL INC
DESCRIPTORS: **MAGAZINES** ; **CREDIT CARDS AND ACCOUNTS**

16/3,K/8   (Item 8 from file: 474)

06025152   NYT Sequence Number: 229687911025
VISA DEBIT SYSTEM
Reuters
New York Times, Col. 2, Pg. 3, Sec. D
Friday October 25 1991

ABSTRACT:
    ...acquisition of Interlink, on-line system acquired from group of
California banks, and is offering **direct -debit** card for financial
institutions throughout country (S)

 16/3,K/9   (Item 9 from file: 474)
DIALOG(R)File 474:New York Times Abs

04786265   NYT Sequence Number: 043958860504
BRIEFING: LOOK FOR THE UNION CARD
New York Times, Col. 1, Pg. 66, Sec. 1
Sunday May 4 1986

ABSTRACT:
    AFL-CIO's program to provide union members with free low-interest
credit   card is gathering momentum with agreement by American Federation
of State County and Municipal Employees to...

...Bank of New York has agreed to issue MasterCards to everyone in program
without charging **annual   membership** fee (Washington Talk Page) (S)

COMPANY NAMES: AMERICAN FEDERATION OF LABOR-CONGRESS OF INDUSTRIAL
 ORGANIZATIONS ; STATE COUNTY AND MUNICIPAL EMPLOYEES, AMERICAN FEDERATION
 OF; BANK OF NEW YORK (NYC); MASTERCARD INTERNATIONAL...
DESCRIPTORS: **CREDIT   CARDS** AND ACCOUNTS; INTEREST (MONEY); WASHINGTON
 TALK PAGE (NYT)

 16/3,K/10   (Item 10 from file: 474)
DIALOG(R)File 474:New York Times Abs

04264161   NYT Sequence Number: 000000840818
American Express Co to increase some annual   credit   cards   fees **as
 much as $15, effective immediately; increase in company's basic Green
 card, which now costs $35 a year, will vary from $5 to $15, and amount
 will be made known when each card comes up for renewal (M))**
New York Times, Col. 1, Pg. 26, Sec. 4
Tuesday June 19 1984

American Express Co to increase some annual   credit   cards   fees **as
 much as $15, effective immediately; increase in company's basic Green
 card, which now...**

 16/3,K/11   (Item 11 from file: 474)
DIALOG(R)File 474:New York Times Abs

01066110   NYT Sequence Number: 015254810416
**Puerto Rico orders Citibank and two local banks, Banco Popular and Bank of
 Ponce, to discontinue by Apr 27 their practice of charging** annual user
   fees **for** credit   cards **(S).)**
United Press International
New York Times, Col. 4, Pg. 8, Sec. 4
Thursday April 16 1981

**...Banco Popular and Bank of Ponce, to discontinue by Apr 27 their practice
 of charging** annual **user** fees **for** credit   cards **(S).)**...

 16/3,K/12   (Item 12 from file: 474)
DIALOG(R)File 474:New York Times Abs

01030839   NYT Sequence Number: 068780801229
Chemical Bank announces ●t annual percentage rate on its revolving credit
  accounts will be uniform 18%, effective March '81, and that $15 annual
  membership fee will be imposed on bank's credit   card accounts,
  effective Feb 1 '81 (S).)
New York Times, Col. 3, Pg. 4, Sec. 4
Monday December 29 1980

.'...on its revolving credit accounts will be uniform 18%, effective March
  '81, and that $15 annual   membership fee will be imposed on bank's
  credit   card accounts, effective Feb 1 '81 (S).)...

  16/3,K/13   (Item 13 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

01029536   NYT Sequence Number: 067477800604
NYS Court of Appeals orders Citibank to refund several million dollars in
  illegally charged fees to between 150,000 and 200,000 customers who
  paid their monthly Master Charge bills on time. Decision affirms '78
  ruling by state Supreme Court in class-action suit by 3 Nassau County
  residents. Case concerns monthly 50} fees that bank charged customers
  who paid bills promptly on grounds that such customers were being
  subsidized by those who made minimum payments each month and bore finance
  charges on unpaid balance. Bank senior executive vice president Hans H
  Angermeuller scores ruling. Says it places NYC banks at competitive
  disadvantage with financial institutions in other states having different
  laws. Plaintiffs identified as Joseph Sternberg, Robert P Shaftan and
  Richard D Ostor (M).)
KLEINFIELD, N R
New York Times, Col. 4, Pg. 13, Sec. 4
Wednesday June 4 1980

NYS Court of Appeals orders Citibank to refund several million dollars in
  illegally charged fees to between 150,000 and 200,000 customers who
  paid their monthly Master Charge bills on time. Decision affirms '78
  ruling by state Supreme Court in class-action suit by 3 Nassau County
  residents. Case concerns monthly 50} fees that bank charged customers
  who paid bills promptly on grounds that such customers were being...

DESCRIPTORS: CONSUMER PROTECTION; CREDIT (GENERAL); CREDIT; DECISIONS AND
  VERDICTS; CREDIT   CARDS AND ACCOUNTS; CLASS-ACTION SUITS; CONSUMER
  CREDIT

  16/3,K/14   (Item 14 from file: 474)
DIALOG(R)File 474:New York Times Abs
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00986768   NYT Sequence Number: 024709800529
Calif First Bank sets $12 annual   membership fee for its MasterCard and
  Visa card holders. Says it will charge flat 18% annual rate on average
  daily balance with 'free period' for new purchases (S).)
New York Times, Col. 6, Pg. 4, Sec. 4
Thursday May 29 1980

Calif First Bank sets $12 annual   membership fee for its MasterCard and
  Visa card holders. Says it will charge flat 18% annual rate on average
  daily balance with 'free period' for new purchases (S).)...

  16/3,K/15   (Item 15 from file: 474)
DIALOG(R)File 474:New York Times Abs
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00986332   NYT Sequence Number: 024273800531
Seattle-First National Bank to delay imposition of previously-announced $15

annual   membership f●on Visa and MasterCard accoun●ending
outcome of petition bef●●e State's Atty Gen (S).)
New York Times, Col. 5, Pg. 30
Saturday May 31 1980

**Seattle-First National Bank to delay imposition of previously-announced $15
    annual   membership fee on   Visa and MasterCard accounts pending
    outcome of petition before State's Atty Gen (S).)...**

 16/3,K/16   **(Item 16 from file: 474)**
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

00984975   NYT Sequence Number: 022916800405
Harris Trust & Savings, Chicago, imposes $20 annual   membership **fee on
 MasterCard and** Visa   credit   cards, **following similar move by First
 Chicago Corp (S).)**
New York Times, Col. 2, Pg. 30
Saturday April 5 1980

Harris Trust & Savings, Chicago, imposes $20 annual   membership **fee on
 MasterCard and** Visa   credit   cards, **following similar move by First
 Chicago Corp (S).)...**

 16/3,K/17   **(Item 17 from file: 474)**
DIALOG(R)File 474:New York Times Abs
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00981641   NYT Sequence Number: 019582800415
Citibank to raise average fee it charges merchants **for extending credit
 on MasterCard and** Visa **cards to 5.3% from 4.3%, effective May 1. Sets**
 annual   renewal **fee of $75 per** merchant **on cards. Crocker National
 Bank says it will charge customers 12}** each time they use **MasterCard or
 Visa. Is 1st major bank to set use charge. Says it will continue to
 accept card applications but limit credit lines to $2,500. Sears, Roebuck
 & Co details plan to raise minimum** monthly **payments on its charge
 accounts by $2 a month (S).)**
BARMASH, ISADORE
New York Times, Col. 2, Pg. 6, Sec. 4
Tuesday April 15 1980

Citibank to raise average fee it charges merchants **for extending credit
 on MasterCard and** Visa **cards to 5.3% from 4.3%, effective May 1. Sets**
 annual   renewal **fee of $75 per** merchant **on cards. Crocker National
 Bank says it will charge customers 12}** each time they use **MasterCard or
 Visa. Is 1st major bank to set use charge. Says it will continue to
 accept card...**

**...but limit credit lines to $2,500. Sears, Roebuck & Co details plan to
 raise minimum** monthly **payments on its charge accounts by $2 a month
 (S).)...**

COMPANY NAMES: SEARS ROEBUCK & CO; CITIBANK (NYC); INTERBANK CARD ASSN;
 VISA USA **(CREDIT   CARD** CO); CROCKER NATIONAL BANK (SAN FRANCISCO
DESCRIPTORS: RETAIL STORES; CREDIT (GENERAL); CONSUMER CREDIT; **CREDIT
 CARDS** AND ACCOUNTS

 16/3,K/18   **(Item 18 from file: 474)**
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

00746865   NYT Sequence Number: 107701761208
Banks across US rush to dual membership **in both Master Charge and
 BankAmericard, following** decision by National **BankAmericard Inc in May
 '76 to allow members to issue competing Master** Charge   card. **Meanwhile**

National BankAmericard⬤c and its international subsid⬤ Ibanco plan
to convert BankAmericard name to Visa, effective Mar '77, in order to
standardize names in 22 different countries. National BankAmericard has
accepted 88 new members since May, compared to annual avg of 14, with
59 new members also carrying Master Charge. Competition for merchants
is cited as chief motivation for dual membership. Kenneth D Larkin of
Bank of America, Dee W Hock of National BankAmericard, John Reynolds of
Interbank Card Assn and George Schindler of Wells Fargo Bank comment.
Photo of BankAmericard and Master Charge cards **(M).)**
New York Times, Col. 3, Pg. 1, Sec. 4
Wednesday December 8 1976

Banks across US rush to dual membership in both Master Charge and
BankAmericard, following decision by National BankAmericard Inc in May
'76 to allow members to issue competing Master Charge card. Meanwhile
National BankAmericard Inc and its international subsidiary Ibanco plan
to convert BankAmericard name to Visa, effective Mar '77, in order to
standardize names in 22 different countries. National BankAmericard has
accepted 88 new members since May, compared to annual avg of 14, with
59 new members also carrying Master Charge. Competition for merchants
is cited as chief motivation for dual membership. Kenneth D Larkin of
Bank of America, Dee W Hock of National BankAmericard, John Reynolds...

...Card Assn and George Schindler of Wells Fargo Bank comment. Photo of
BankAmericard and Master Charge cards **(M).)**...

COMPANY NAMES: INTERBANK CARD ASSN; **VISA** USA (**CREDIT CARD** CO); **VISA**
    INTERNATIONAL SERVICE ASSN
DESCRIPTORS: BANKS AND BANKING; **CREDIT CARDS** AND ACCOUNTS; TRADEMARKS
    AND TRADE NAMES

   16/3,K/19   (Item 19 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2000 The New York Times. All rts. reserv.

00739303   NYT Sequence Number: 100139761110
Use of credit cards **discussed, including** subscription fees,
 installment credit and ease of recording expenses for tax purposes.
 Different credit cards **seen having different advantages, particularly**
 because of types of concerns which accept them. Fall into 2 major
 categories, those not sponsored by banks, which have annual
  subscription **charge of approx $20, and those sponsored by banks, which**
 have no subscription **charge. Chart of outlets, participating banks and**
 card holders for five major credit card cos, **American Express,**
 BankAmericard, Carte Blanche, Diners' Club and **Master Charge (M).)**
PHALON, RICHARD
New York Times, Col. 3, Pg. 13, Sec. 3
Wednesday November 10 1976

Use of credit cards **discussed, including** subscription fees,
 installment credit and ease of recording expenses for tax purposes.
 Different credit cards **seen having different advantages, particularly**
 because of types of concerns which accept them. Fall into 2 major
 categories, those not sponsored by banks, which have annual
  subscription **charge of approx $20, and those sponsored by banks, which**
 have no subscription **charge. Chart of outlets, participating banks and**
 card holders for five major credit card cos, **American Express,**
 BankAmericard, Carte Blanche, Diners' Club and **Master Charge (M).)**...

COMPANY NAMES: AMERICAN EXPRESS CO; CARTE BLANCHE CORP; DINERS **CLUB** INC;
    INTERBANK CARD ASSN; **VISA** USA (**CREDIT CARD** CO)
DESCRIPTORS: CONSUMER CREDIT; **CREDIT CARDS** AND ACCOUNTS; INCOME TAX;
    PERSONAL FINANCE (TIMES COLUMN)

   16/3,K/20   (Item 20 from file: 474)
DIALOG(R)File 474:New York Times Abs

00679046   NYT Sequence Number: 039882760513
Appellate Div of NYS Sup Ct rejects petition by Macy's, Abraham & Straus
and Met Retail Merchants Assn to restore right of retailers to obtain
default judgments against consumers that automatically include attys'
fees. **Judge Edward Thompson ruled in Oct '75 that reasonableness of**
attys' fees must be proved (S).)
New York Times, Col. 1, Pg. 39
Thursday May 13 1976

...Div of NYS Sup Ct rejects petition by Macy's, Abraham & Straus and Met
Retail Merchants Assn to restore right of retailers to obtain default
judgments against consumers that automatically include attys' fees.
Judge Edward Thompson ruled in Oct '75 that reasonableness of attys'
fees must be proved (S).)...

COMPANY NAMES: ABRAHAM & STRAUS INC; MACY, R H, & CO; RETAIL **MERCHANTS**
    ASSN, METROPOLITAN NY
DESCRIPTORS: CONSUMER PROTECTION; **CREDIT   CARDS** AND ACCOUNTS; DECISIONS
    AND VERDICTS; **FEES** , PROFESSIONAL; LEGAL PROFESSION; SUITS AND
    LITIGATION

16/3,K/21   (Item 21 from file: 474)
DIALOG(R)File 474:New York Times Abs

00429284   NYT Sequence Number: 084624730501
NY Federation of Reform Synagogues rejects Pres Nixon's appeal to use
'quiet diplomacy' concerning applications of Jews in USSR for exit visas,
31st annual meeting; calls on Nixon to deny USSR most-favored-nation
status until USSR has 'rescinded its extortionate ransom charge for exit
visas to Jews'; call for intensified support of bill sponsored by Sen H M
Jackson and Repr C A Vanik that would deny trade concessions to USSR
until Jews are given right to emigrate; fed pres I Husin stresses caution
is necessary on accepting Soviet policy dictates; Zionist Orgn of Amer
issues statement on Apr 30 lauding Nixon's 'quiet diplomacy' in behalf of
Soviet Jews but calling for support of Jackson-Vanik bill)
New York Times, Col. 1, Pg. 5
Tuesday May 1 1973

...appeal to use 'quiet diplomacy' concerning applications of Jews in USSR
for exit visas, 31st annual meeting; calls on Nixon to deny USSR
most-favored-nation status until USSR has 'rescinded...

COMPANY NAMES: SYNAGOGUES, NY FEDERATION OF REFORMED; ZIONIST
    ORGANIZATION OF AMERICA (ZOA)
DESCRIPTORS: COLLEGES AND UNIVERSITIES; EDUCATION AND SCHOOLS; EXIT **VISA**
    FEES ; IMMIGRATION AND EMIGRATION; INTERNATIONAL TRADE AND WORLD MARKET
    (GENERAL); JEWS; MOST-FAVORED-NATION TREATMENT; POLITICS...

16/3,K/22   (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

07973385 ˙ NYT Sequence Number: 000000980309
TO FINANCE A DREAM, MANY ENTREPRENEURS BINGE ON CREDIT CARDS
HO, RODNEY
Wall Street Journal, Col. 1, Pg. 1, Sec. A
Monday March 9 1998

ABSTRACT:
    ...ups; profile of Wilbert Murdock of the Bronx, who has run up $25,000
in **credit -card** debt while working on a **computerized** golf **club** ;
drawing (L)

16/3,K/23   (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

06519644
CITIBANK TO ABOLISH FEES ON 7 MILLION OF ITS CREDIT CARDS
Wall Street Journal, Col. 3, Pg. 4, Sec. A
Friday December 10 1993

ABSTRACT:
    Citibank, in a bid to shore up its declining market share in **credit
cards** , is eliminating **annual   fees** on one-third of its 20 million
credit -card accounts in the US (M)

16/3,K/24   (Item 3 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

06258750
AT&T STILL WAIVES CREDIT CARD FEES, BUT 'SELECTIVELY'
Wall Street Journal, Col. 6, Pg. 1, Sec. B
Friday March 20 1992

ABSTRACT:
    American Telephone & Telegraph Co continues to offer **credit   cards**
with no **annual   fees** selectively, despite publicly halting practice last
year (S)

16/3,K/25   (Item 4 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

06024474
SURVEY SHOWS BANKS' WILLINGNESS TO WAIVE FEES FOR CREDIT-CARD
Wall Street Journal, Col. 6, Pg. 5, Sec. B
Thursday September 12 1991

ABSTRACT:
    American Bankers Association survey finds most **credit -card** issuers
are willing to waive **annual   fees** when pressured by cardholders (S)

16/3,K/26   (Item 5 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

06006333
YOUR MONEY MATTERS
ASINOF, LYNN
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Thursday March 7 1991

ABSTRACT:
    Despite talk of credit crunch, most **credit -card** issuers are still
aggressively seeking to get cards into hands of increasing numbers of
people--and growing number are even selectively waiving **annual   fees** ;
interest rates on **many** cards have actually been rising, despite general
decline in rates; issuers are boosting **fees** for late payments, returned
checks and other items; drawing (M)

DESCRIPTORS: **CREDIT   CARDS** AND ACCOUNTS; MARKETING AND MERCHANDISING;
   INTEREST (MONEY)

16/3,K/27   (Item 6 from file: 475)

05779072
SHIFT BY FED MAY SPUR CREDIT-CARD INTEREST RATE CUTS
Wall Street Journal, Col. 3, Pg. 1, Sec. B
Thursday November 8 1990

ABSTRACT:
    Federal Reserve Board lifts restriction that prevented some of nation's
biggest **credit -card** issuers from offering reduced **credit -card**
interest rates or **annual   fees** to customers who have loans or deposit
accounts at banks (M)

 16/3,K/28   (Item 7 from file: 475)

05265168
AMERICAN EXPRESS TO RAISE FEES ON GREEN AND GOLD CARDS
SWARTZ, STEVE
Wall Street Journal, Col. 3, Pg. 1, Sec. 2
Friday November 4 1988

ABSTRACT:
    American Express Co plans to raise by $10 **annual   fees** for its green
and gold **charge   cards** in US starting in Dec (M)

 16/3,K/29   (Item 8 from file: 475)

05019571
JOURNAL TO LIST RATES ON BANK CREDIT VARDS EACH MONTH
Wall Street Journal, Col. 3, Pg. 48, Sec. 1
Tuesday January 13 1987

ABSTRACT:
    Beginning today, The Wall Street **Journal** will publish a **monthly**
table of selected bank **credit   card** interest rates and terms; table (S)

 16/3,K/30   (Item 9 from file: 475)

05010163
JOURNAL TO STOP PUBLISHING CREDIT CARD RATES TABLE
Wall Street Journal, Col. 3, Pg. 45, Sec. 1
Thursday September 24 1987

ABSTRACT:
    Wall Street **Journal** to stop publishing **monthly** table of selected
bank **credit   card** interest rates prepared by Bank **Credit   Card**
Observer because of Observers ties to American Express Co, which has its
own credit card...

 16/3,K/31   (Item 10 from file: 475)

04758566
BUSINESS BULLETIN
ASINOF, LYNN
Wall Street Journal, Col. 5, Pg. 1, Sec. 1

Thursday April 3 1986

ABSTRACT:
     ...Co says about 95,000 people have signed up for its $250-a-year
platinum **credit   card** , generating nearly $24 million in **annual   fees**
(S)

 16/3,K/32   (Item 11 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2000 The New York Times. All rts. reserv.

01151825   NYT Sequence Number: 002553810219
**Delaware Gov Pierre S du Pont signs Financial Center Development Act, which
 seeks to lure subsidiaries of large banks and other financial businesses
 to Delaware. Measure provides income tax breaks to banks with more than
 $20 million in** annual **earnings, ends interest rate ceilings and allows**
 fees **for** credit   cards **(S).)**
Wall Street Journal, Col. 2, Pg. 20
Thursday February 19 1981

**...to Delaware. Measure provides income tax breaks to banks with more than
 $20 million in** annual **earnings, ends interest rate ceilings and allows**
 fees **for** credit   cards **(S).)**...

 16/3,K/33   (Item 12 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2000 The New York Times. All rts. reserv.

01142326   NYT Sequence Number: 008541801015
American Express Co plans to distribute quarterly **travel** magazine **to
 about 80,000** credit   cardholders **in Asia. Expects to publish first
 issue in Feb '81 (S).)**
Wall Street Journal, Col. 1, Pg. 32
Wednesday October 15 1980

American Express Co plans to distribute quarterly **travel** magazine **to
 about 80,000** credit   cardholders **in Asia. Expects to publish first
 issue in Feb '81 (S).)**...

 16/3,K/34   (Item 13 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2000 The New York Times. All rts. reserv.

01138418   NYT Sequence Number: 004633800423
American Express Co will increase annual **US** membership **fee on its green
 card to $35 effective July 1, but senior citizens over age 65 will be
 exempt from $10 increase. Reports gold card fee will remain at $35. Plans
 to tighten overall** credit   card **collection procedures and impose $10
 penalty on accounts that are not paid in full within 60 days of billing
 date (S).)**
Wall Street Journal, Col. 2, Pg. 20
Wednesday April 23 1980

American Express Co will increase annual **US** membership **fee on its green
 card to $35 effective July 1, but senior citizens over age**...

**...from $10 increase. Reports gold card fee will remain at $35. Plans to
 tighten overall** credit   card **collection procedures and impose $10
 penalty on accounts that are not paid in full within**...

DESCRIPTORS: **CREDIT   CARDS** AND ACCOUNTS; FINES (PENALTIES); FINANCES;
 AGED; CREDIT; CONSUMER CREDIT; REFORM AND REORGANIZATION (INSTITUTIONAL);
 ORGANIZATION ; RATES

```
Set      Items    Description
S1         52     AU=(BOYL●K? OR BOYLE, K?)
S2          0     AU=(MAISTRE M? OR MAISTRE, M?)
S3     619433     (CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA-
                  RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR
                  (CHIP OR SMART)()CARD?
S4          0     S1 AND S2
S5          1     (S1 OR S2) AND S3
S6         52     S1 OR S2
S7          8     S6 AND (CARD? OR FINANCE? OR DUES OR AUTOCHARGE? OR CREDIT?
                  OR PAYMENT? OR CLUB OR TIME?()PAY?)
S8          8     RD (unique items)
S9          8     S8 NOT PY>1999
S10         8     S9 NOT PD>990604
File   15:ABI/Inform(R) 1971-2000/Aug 16
           (c) 2000 Bell & Howell
File    9:Business & Industry(R) Jul/1994-2000/Aug 16
           (c) 2000 Resp. DB Svcs.
File  623:Business Week 1985-2000/Aug W1
           (c) 2000 The McGraw-Hill Companies Inc
File  810:Business Wire 1986-1999/Feb 28
           (c) 1999 Business Wire
File  275:Gale Group Computer DB(TM) 1983-2000/Aug 16
           (c) 2000 The Gale Group
File  624:McGraw-Hill Publications 1985-2000/Aug 15
           (c) 2000 McGraw-Hill Co. Inc
File  813:PR Newswire 1987-1999/Apr 30
           (c) 1999 PR Newswire Association Inc
File  636:Gale Group Newsletter DB(TM) 1987-2000/Aug 16
           (c) 2000 The Gale Group
File  621:Gale Group New Prod.Annou.(R) 1985-2000/Aug 16
           (c) 2000 The Gale Group
File   16:Gale Group PROMT(R) 1990-2000/Aug 16
           (c) 2000 The Gale Group
File  610:Business Wire 1999-2000/Aug 16
           (c) 2000 Business Wire.
File  148:Gale Group Trade & Industry DB 1976-2000/Aug 16
           (c)2000 The Gale Group
File   20:World Reporter 1997-2000/Aug 16
           (c) 2000 The Dialog Corporation plc
```

10/3,K/1   (Item 1 from file: 148)

09009695   SUPPLIER NUMBER: 18685782   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Valuing public goods: discrete versus continuous contingent-valuation
responses. (includes appendix)**
  Boyle, Kevin J. ; Johnson, F. Reed; McCollum, Daniel W.; Desvousges,
William H.; Dunford, Richard W.; Hudson, Sara P
Land Economics, v72, n3, p381(16)
August, 1996
ISSN: 0023-7639   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8571   LINE COUNT: 00709

  Boyle, Kevin J ...
  ...   have been used to ask contingent-valuation questions; dichotomous
choice, iterative bidding, open ended, and **payment   cards** (Boyle and
Bishop 1988; Smith, Desvousges and Fisher 1986; Sellar, Stoll, and Chavas
1985). Currently...derive a synthetic dichotomous-choice data set from
responses to a valuation question employing a **payment   card** . Cameron and
Huppert (1991) only knew the intervals from the **payment   card** within
which respondents' valuation statements occurred (i.e., they did not have a
continuous response...it," "closed-ended," or "referendum." The referendum
format is a dichotomous-choice question with the **payment** vehicle posed as
a referendum vote.
       2 Probit equations were estimated and willingness to pay...

10/3,K/2   (Item 2 from file: 148)

08226909   SUPPLIER NUMBER: 17368796   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**In pursuit of profitable relationships: getting closer to customers is the
holy grail for retail bankers, but a survey finds only a few have
ventured far.(Market Segmentation: Finding the Best Customers - and
Keeping Them)**
  Boyle, Kevin ; Gregor, William
American Banker, v160, n145, p15A(1)
July 31, 1995
ISSN: 0002-7561   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1176   LINE COUNT: 00102

  Boyle, Kevin ...
  ...   undepreciated assets, and falling behind newer competitors. The
telephone, automobile, and mutual fund companies offering **credit   cards**
and other financial products are particularly tough competitors.
       Among bankers little agreement exists about what...

  ...too. In the survey, executives said the silo mentality still makes
managers in one department -- **credit   cards** , for example -- reluctant to
share their data bases with colleagues assigned to build deposits or...

  INDUSTRY CODES/NAMES: BANK   Banking, **Finance** and Accounting

10/3,K/3   (Item 3 from file: 148)

08153714   SUPPLIER NUMBER: 17472957   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Test-retest reliability of contingent valuation with independent sample
pretest and posttest control groups.**
Teisl, Mario F.; **Boyle, Kevin J.** ; McCollum, Daniel W.; Reiling, Stephen D
American Journal of Agricultural Economics, v77, n3, p613(7)
August, 1995
ISSN: 0002-9092   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract

...Boyle, Kevin J
...   article was written during his PhD studies at the University of
Maryland. This project was **financed** in part by the State of Maine,
Department of Inland Fisheries and Wildlife, the Pittman...

10/3,K/4   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05927688   SUPPLIER NUMBER: 12630301   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The bioeconomics of resource rehabilitation: a commercial-sport analysis
for a Great Lakes fishery.**
Milliman, Scott R.; Johnson, Barry L.; Bishop, Richard C.; **Boyle, Kevin J.**
Land Economics, v68, n2, p191(20)
May, 1992
ISSN: 0023-7639   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10247   LINE COUNT: 00829

...Boyle, Kevin J.
...   trip, with a range of $0 to $280. Subsequently, trip expenditures
were used as the **payment** vehicle in the valuation question by asking
anglers if they would still have made the...

10/3,K/5   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04719796   SUPPLIER NUMBER: 09051180
Getting an accounting handbook to fly. (City of Wooster, Ohio)
Boyle, Keith P.
Government Finance Review, v6, n5, p19(5)
Oct, 1990
ISSN: 0883-7856   LANGUAGE: ENGLISH   RECORD TYPE: CITATION

Boyle, Keith P.

...DESCRIPTORS: **Finance** , Public...

...Local **finance** --...

...**Finance**

10/3,K/6   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04588615   SUPPLIER NUMBER: 08497764   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Temporal reliability of contingent values.
Reiling, Stephen D.; **Boyle, Kevin J.** ; Phillips, Marcia L.; Anderson, Mark
W
Land Economics, v66, n2, p128(7)
May, 1990
ISSN: 0023-7639   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4209   LINE COUNT: 00371

...Boyle, Kevin J
...   when specifying the item to be valued, describing the contingent
market, explaining the method of **payment** , and selecting a questioning
format for eliciting values. For example, estimates of use values, all...

...insure that the resulting values will be reliable. Alternatively, if
respondents are familiar with making **payments** for a resource opportunity
on an annual basis, such as a license fee, a valuation exercise asking for

...weekly **payments** may not.. realistic to respondents and ... reduce the
reliability of estimated.. ..ntingent values...

10/3,K/7   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

03933071   SUPPLIER NUMBER: 07091644   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commodity specification and the framing of contingent-valuation questions.
Boyle, Kevin J.
Land Economics, v65, n1, p57(7)
Feb, 1989
ISSN: 0023-7639   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3252   LINE COUNT: 00266

Boyle, Kevin J.
...   1981; Smith, Desvousges, and Fisher 1986). On a more specific
level, the selection of a **payment** vehicle also forms part of the
information set and may affect statements of value (Greenley...

...assert that, "by no means does the literature abound with evidence that
actual vs. hypothetical **payment** results in different choices. The
evidence, we find, is very weak on this point". Ultimately...

...psychological terms, willingness-to-pay responses are behavioral
intentions. The corresponding behavior would be actual **payment** . The item
being valued is referred to as the "target" (Ajzen and Fishbein 1977;
Fishbein...for a fishing license to help maintain the fishery. The timing
refers to an annual **payment** , since fishing licenses are purchased
annually, and the expenditure would be made when an individual...

10/3,K/8   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

03446750   SUPPLIER NUMBER: 06820411
Welfare measurements using contingent valuation: a comparison of
techniques.
Boyle, Kevin J. ; Bishop, Richard C
American Journal of Agricultural Economics, v70, n1, p20(9)
Feb, 1988
ISSN: 0002-9092   LANGUAGE: ENGLISH   RECORD TYPE: CITATION

Boyle, Kevin J ...
CAPTIONS: Sample **payment** card . (table); Estimated willingness to pay
by treatment and interviewer. (table); Maximum likelihood
estimates-predicting respondents...

Set	Items	Description
S1	619748	(SMART OR ⬤P OR CREDIT OR BANK OR CHARGE) ARD? OR CRED-ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	6720312	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3	1647550	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	5983907	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	3910192	DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6	439122	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -S3)
S7	225260	POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-)PROCESSOR?
S8	1488	S1(S)S2(S)S3(S)S4
S9	6113	DIRECT()DEBIT?
S10	2	S8(S)S7(S)S6(S)S5
S11	183	S8(S)S5
S12	32	S11(S)(S6 OR S7 OR S9)
S13	18385	S1(5N)(S4 OR S9)
S14	151628	S2(5N)S3
S15	167	S13(S)S14
S16	58	S13(5N)S14
S17	4	S15(S)S6
S18	55	S13(3N)S14
S19	91	S10 OR S12 OR S17 OR S18
S20	66	RD (unique items)
S21	69	S19 NOT PY>1998
S22	44	S20 NOT PD>980604

All considered

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File  15:ABI/Inform(R) 1971-2000/Aug 17
         (c) 2000 Bell & Howell
File   9:Business & Industry(R) Jul/1994-2000/Aug 17
         (c) 2000 Resp. DB Svcs.
File 623:Business Week 1985-2000/Aug W1
         (c) 2000 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2000/Aug 17
         (c) 2000 The Gale Group
File 624:McGraw-Hill Publications 1985-2000/Aug 15
         (c) 2000 McGraw-Hill Co. Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 636:Gale Group Newsletter DB(TM) 1987-2000/Aug 17
         (c) 2000 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2000/Aug 17
         (c) 2000 The Gale Group
File  16:Gale Group PROMT(R) 1990-2000/Aug 17
         (c) 2000 The Gale Group
File 610:Business Wire 1999-2000/Aug 17
         (c) 2000 Business Wire.
File 148:Gale Group Trade & Industry DB 1976-2000/Aug 16
         (c)2000 The Gale Group
File  20:World Reporter 1997-2000/Aug 17
         (c) 2000 The Dialog Corporation plc
```

*Full Text
Database*

01875949   Supplier Number: 43237479 (USE FORMAT 7 FOR FULLTEXT)
WHAT TO DO?: DISCOVER CARD SERVICES may have painted itself into a corner
 with its no-fee but high-interest-rate Discover
CardFAX, pN/A
August 19, 1992
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 224

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...arch-rival MasterCard International, Discover generates 83% of its
revenues from interest and 12% from **merchant   fees** . Though Discover has
a cashback feature to go along with no annual fee, it may...

...Corp., estimates that Discover's return on assets is about 1%, healthy
but lower than **many   bank   cards** with **annual   fees** . A Discover
spokesperson will only say the company is considering changing its pricing
structure.

    22/3,K/27   (Item 12 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01424149   Supplier Number: 41874802 (USE FORMAT 7 FOR FULLTEXT)
NEXT PAGE:
CardFAX, pN/A
Feb 18, 1991
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 90

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
The publishing industry is preparing to launch an aggressive new strategy
to **automatically** renew **magazine   subscriptions** on **credit   cards** .
The strategy, devised by consultant Robert A. Bader Associates, involves 12
publishers and 50 tilles...

    22/3,K/28   (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2000 The Gale Group. All rts. reserv.

01436410   Supplier Number: 46784818 (USE FORMAT 7 FOR FULLTEXT)
WINPURCHASE OPENS FOR BUSINESS - FIRST WEB "PUBLISHING FOR ALL OF US"
News Release, pN/A
Oct 8, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1020

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...account on a secure Wave server. Users will establish a cash account
secured by a **credit   card** . Each time a purchase is made, the amount of
the purchase is debited **automatically** from the cash account. WINPurchase
customers simply click on a payment button on the seller's web page, and
the transaction will be completed with the **automatic** unlocking of the
content for the buyer. WINPurchase customers can buy a wide range of...

...WINPublishers includes: AIMS Multimedia, Aristo, Arome, BeachWare,
Berkeley Systems, CD-ROM Galleries, Discovery Channel, EnviroMedia,
FileABC , Headbone Interactive, ICE, Inc., Invest Learning, Lightspeed
Interactive, Miller Associates, Modern Media Ventures, The Music...

...Schuster Interactive, S●om, Strategic Simulations, Uni●l Media and
Virtus. Content includes: newsletters, images, photos, rese●ch, **databases**
, audio and video selections, cartoons, screenplays, short stories, poems
and software. Transactions on the service...

...services that require lengthy processes to qualify for providing on-line
transactions and minimum transaction **fees** of no lower than 25 cents.
WINPublish is also the first service that allows publishers...

...web consulting and training for the last two years. In his consulting he
has guided **several** dozen resellers' and business **organizations** '
Internet strategies. He managed the development of the country's first
microcomputer-based energy audit...

22/3,K/29 **(Item 1 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

05023295 Supplier Number: 47375978 (USE FORMAT 7 FOR FULLTEXT)
Merchants: EC Hosting Service
American Banker, p26
May 12, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 106

OrderEasy allows consumers to order products from **multiple**
merchants with a single **credit** **card** transaction. The service gives
merchants immediate use of a **database** server, shopping cart and
transaction server. Set up **fees** range from $100 to $750, depending on the
number of products and transactions. **Monthly** recurring **fees** range from
$15 to $300; transaction **fees** start at 2.5 percent. The Internet Mall,
408-863-7110.

22/3,K/30 **(Item 2 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03968850 Supplier Number: 45755874 (USE FORMAT 7 FOR FULLTEXT)
Cover Story
Credit Card Management, v0, n0, p55
Sept, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2773

... the millions of cardholders that dropped out of its charge card
portfolio for enhancement-laden **bank** cards with lower **annual** **fees**
and a wider **merchant** base.
Among the new Optima products being tested by AmEx are three no-fee
cards...

22/3,K/31 **(Item 3 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01571006 Supplier Number: 41926378
Magazine Renewals Becoming Automatic
The New York Times, pC10
March 11, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:
...Assoc, a publishing consulting firm, developed the Auto Renew system, in

which readers can charge ●azine subscriptions on thei●isa or
Mastercard accounts and authorize **automatic** renewal whenever the
subscription expires. These subscriptions then continue automatically
unless the subscribers cancel them...

22/3,K/32   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

09838674   SUPPLIER NUMBER: 19714443   ·(USE FORMAT 7 OR 9 FOR FULL TEXT)
**Targeting and reaching the right customers more effectively.(Special
Report: Annual Computer Software Guide)**
Galenskas, Stephanie Mariel
Direct Marketing, v60, n1, p23(11)
May, 1997
ISSN: 0012-3188   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7000   LINE COUNT: 00613

...   complete lead/client activity log, automatic newsletter
subscription management, single pay or installment sales, refunds,
automatic product **renewals** , commissions, **merchant** bank **credit**   card
processing (optional), unlimited salespeople, vendors and
products/services, word processing merge, automatic follow-up for...

22/3,K/33   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08924426   SUPPLIER NUMBER: 18581507   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 1996 software guide. (part 2)
Direct Marketing, v59, n2, p34(12)
June, 1996
ISSN: 0012-3188   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7941   LINE COUNT: 00698

...   complete lead/client activity log; automatic newsletter
subscription management; single pay or installment sales; refunds;
automatic product **renewals** ; commissions; **merchant** bank **credit**   card
processing; unlimited salespeople, vendors and products/ services; word
processing merge; automatic followup for "inactive" clients...

22/3,K/34   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07296598   SUPPLIER NUMBER: 16033748   (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Development tailors ACH software to PCs. (Brief Article)
Sullivan, Deidre
American Banker, v159, n113, p17(1)
June 14, 1994
DOCUMENT TYPE: Brief Article   ISSN: 0002-7561   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 365   LINE COUNT: 00029

...   drafts and loan payments to other banks through AutoDraft. They
also use for processing their **Visa**   **merchant**   **monthly** discount **fees** .
    In addition, Farmers and **Merchants** markets the product to their
customers. A local spa, for example, uses it to draft...

22/3,K/35   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06733299   SUPPLIER NUMBER: 14516091   (USE FORMAT 7 OR 9 FOR FULL TEXT)

Set	Items	Description
S1	32607	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE)()CARD? OR CRED-ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD? OR SMARTCARD?
S2	279341	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3	56245	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	598279	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	284124	DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6	16565	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR - S3)
S7	9730	POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-)PROCESSOR?
S8	151	S1 AND S2 AND S3
S9	42	S8 AND S4
S10	3	S9 AND (S5 OR S6)
S11	122	S1(S)S2(S)S3
S12	35	S11 AND S4
S13	9	S11(S)(S5 OR S6)
S14	8	S8 AND S6
S15	46	S10 OR S12 OR S13 OR S14
S16	46	RD (unique items)
S17	44	S16 NOT PY>1999
S18	40	S17 NOT PD>990604

All Considered

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File  77:Conference Papers Index 1973-2000/Jul
         (c) 2000 Cambridge Sci Abs
File  35:Dissertation Abstracts Online 1861-2000/Jul
         (c) 2000 UMI
File 583:Gale Group Globalbase(TM) 1986-2000/Aug 17
         (c) 2000 The Gale Group
File   2:INSPEC 1969-2000/Aug W2
         (c) 2000 Institution of Electrical Engineers
File  65:Inside Conferences 1993-2000/Aug W2
         (c) 2000 BLDSC all rts. reserv.
File 233:Internet & Personal Comp. Abs. 1981-2000/Jul
         (c) 2000 Info. Today Inc.
File  99:Wilson Appl. Sci & Tech Abs 1983-2000/Jul
         (c) 2000 The HW Wilson Co.
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Bibliographic

Databases

automatic teller machines and automobile tracking. (8 Ref)
Descriptors: **computerised** monitoring; **database** management systems; human factors; image processing; law administration; social aspects of automation

Identifiers: transactional **databases** ; **credit cards** ; **magazine subscription** listings; image processing; commercially advanced tracking devices; personal privacy; personal information; personal movement monitoring; law enforcement; **automatic** teller machines; automobile tracking

Class Codes: C7130 (Public administration); C0230 (Economic, social and political aspects of computing); C5260B (Computer vision and image processing techniques)

18/5/36   (Item 2 from file: 2)

03099488   INSPEC Abstract Number: D88001091
Title: Overwhelming opposition (communications access fees in financial services)
Journal: ABA Banking Journal   vol.80, no.1   p.24, 26
Publication Date: Jan. 1988 Country of Publication: USA
CODEN: ABAJD5 ISSN: 0194-5947
Language: English   Document Type: Journal Paper (JP)
Treatment: General, Review (G)

Abstract: The US Federal Communications Commission (FCC) has proposed a new fee structure aimed at enhanced **service providers** , a class of interstate communications providers that includes packet networks and **database** hosts. Financial institutions are major users and providers of these services. The FCC wants to remove the rate discrimination between voice and data communications. The new fee structure could mean an extra cost of $100 million for the banking industry. It will affect the cost of **credit card** authorizations, POS authorizations, dial-up cash management and home banking. The only supporters of the new **fees** are local telephone companies. Imposition of the **fees** will compel the financial services industry to bypass public access networks by using satellites and private microwave links. (0 Refs)
Descriptors: banking; data communication systems; information services; tariffs
Identifiers: financial services; US Federal Communications Commission; fee structure; enhanced service providers; interstate communications; packet networks; database hosts; data communications; cost; banking industry
Class Codes: D2050E (Banking); D2080 (Information services and database systems); D4000 (Office automation - communications)

18/5/37   (Item 1 from file: 233)

00535140   99IY05-305
The phantom Dennis -- The U.K.'s Felix Dennis, publisher of the smash hit Maxim, has some interesting thoughts on the future of the magazine business
Ledbetter, James
Industry Standard, The , May 31, 1999 , p40, 1 Page(s)
ISSN: 1098-9196
Languages: English
Document Type: Articles, News & Columns
Geographic Location: United States
Reports that many industry observers wonder why Felix Dennis, publisher of Maxim **magazine** , has not established a solid presence on the Web. States that his company is embarking on an ambitious, if sketchy, campaign to use the Net to overhaul the **magazine** business. Claims that if Dennis' goal is realized, the site will transform most of the ways **magazines**

acquire and retain subsc●bers to the Internet. Explains ●at Dennis wants
to **automatically** bill customers via **credit** **card** whenever a **magazine**
renewal date arrives. Calls this idea ``direct debit.'' Says that Dennis
boasts he can reduce the cost of **renewals** from $15 to $20 per subscriber
to $4 to $5. Notes the idea of direct-debit **subscription** is not new.
Emphasizes what is different about Dennis' approach is the idea of putting
direct-debit **subscriptions** on the Web and farming out the process to
other publishers, including his rivals. Includes one photo. (CT)
     Descriptors: Magazines; Publishing; Internet; Web Sites; Electronic
Commerce

   18/5/38   (Item 2 from file: 233)

00528124   99PW03-002
  **Good providers; the best national and regional ISPs -- Still using AOL
to get to the Net? Now's the perfect time to switch. We rate 20 ISPs that
are clamoring for your business**
     Furger, Roberta
     PC World , March 1, 1999 , v17 n3 p124-138, 12 Page(s)
     ISSN: 0737-8939
     Languages: English
     Document Type: Buyer and Vendor Guide
     Geographic Location: United States
     Presents a buyers' guide to the top 20 Internet **Service** **Providers**
(ISPs). Features a table comparing coverage areas, start-up and **monthly**
 fees , support policies and availability, installation and performance,
all-purpose features, including V.90 access, and business-specific
features, such as **credit** **card** processing and high-speed access. Notes
that America Online (AOL) currently holds a 13 percent share among 4500
ISPs. Recommends AT&T WorldNet as the Best Buy. Suggests using a national
ISP if Web access is needed while traveling in the United States, and a
large ISP like Concentric and IBM for global access. Discusses the range in
 monthly rates, the growth of multiple e-mail accounts, differences in
registration procedures, and varying efforts to improve technical support.
Includes six photos, six sidebars, two screen displays, and two tables.
(amg)
     Descriptors: Internet Service Providers; Internet; World Wide Web;
Electronic Mail; Consumer Information

   18/5/39   (Item 3 from file: 233)

00499039   98PK06-107
  **CashRegister manages e-sales -- Customizability gives CyberCash's
upgrade an edge over rivals**
     Taschek, John
     PC WEEK , June 8, 1998 , v15 n23 p37, 1 Page(s)
     ISSN: 0740-1604
     Company Name: CyberCash
     URL: http://www.cybercash.com
     Product Name: CashRegister 3.2
     Languages: English
     Document Type: Software Review
     Grade (of Product Reviewed): B
     Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows
NT; Unix
     Geographic Location: United States
     Presents a favorable review of CashRegister 3.2 ($300 to $800,
activation fee; $40 to $70, **monthly** service **fees** ; plus per-transaction
 fees), a payment verification and authorization solution for electronic
commerce sites from CyberCash Inc. of Reston, VA (703). Requires knowledge
of Perl or C programming for the Unix version, or Visual Basic and Active
Server Pages for t Windows NT version. Explains that customers maintain

```
S1      40635   (SMART OR CHIP OR CREDIT OR BANK OR CHARGE) CARD? OR CRED-
                ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD?
                OR SMARTCARD?
S2     147118   CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3      18453   RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4     272484   ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                ()ORDER? OR APPROVAL()PLAN? ?
S5     555873   DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6       9576   (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                S3)
S7      12394   POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                )PROCESSOR?
S8       1328   S1 AND S2 AND S3
S9        894   S8 AND S4 AND S5
S10       126   S9 AND S6 AND S7
S11        41   S10 AND IC=G06F-017?
S12      2956   S1(S)(S3 OR S4)
S13        31   S11 AND S12
S14        31   IDPAT (sorted in duplicate/non-duplicate order)
S15        31   IDPAT (primary/non-duplicate records only)
  File 348:European Patents  1978-2000/Aug W02
      (c) 2000 European Patent Office
  File 349:PCT FULLTEXT  1983-2000/UB=20000803,UT=20000720
      (c) 2000 WIPO/MICROPAT
```

All considered

*PCT
+ European Patent
DB's*

Set	Items	Description
S1	16306	(SMART OR CHIP OR CREDIT OR BANK OR CHARGE)()CARD? OR CRED-ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD? OR CHIPCARD? OR SMARTCARD?
S2	126427	CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3	9978	RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4	1069848	ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE? OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-()ORDER? OR APPROVAL()PLAN? ?
S5	129250	DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6	7011	(MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -S3)
S7	8796	POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-)PROCESSOR?
S8	10	S1 AND S2 AND S3
S9	108	S1 AND (S2 OR S3) AND S4
S10	28	S9 AND (S5 OR S6 OR S7)
S11	38	S8 OR S10
S12	24	S11 AND IC=G06F?
S13	22	S12 NOT AD>990604
S14	22	IDPAT (sorted in duplicate/non-duplicate order)
S15	21	IDPAT (primary/non-duplicate records only)

File 344:Chinese Patents ABS Apr 1985-2000/Aug
        (c) 2000 European Patent Office
File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)
        (c) 2000 JPO & JAPIO
File 350:DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038
        (c) 2000 Derwent Info Ltd

All considered

Foreign Patent Databases

transmitted to predef●d destination through a transm●er (14).
        USE - For sale promotion of product through newspaper and **magazine**
    advertisement.
        ADVANTAGE - Prevents leakage of **credit** card number. Facilitates
    direct sales of product.
        Dwg.1/7
Title Terms: **AUTOMATIC** ; LINE; CUSTOMER; INFORMATION; COLLECT; SYSTEM;
  ANALYSE; STORAGE; CUSTOMER; DATA; FIX; TIME; TRANSMIT; SPECIFIC;
  DESTINATION; POINT
Derwent Class: T01
International Patent Class (Main): **G06F-003/02**
File Segment: EPI

  15/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011948209   **Image available**
WPI Acc No: 1998-365119/199832
XRPX Acc No: N98-285163
 System for sale of magazines **by** subscription - **has terminals**
 connected to cash registers that process data on smart **card with**
 periodic updating over telephone network of data held on central computer
Patent Assignee: GUERIN J (GUER-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
FR 2757656   A1   19980626   FR 9615737   A   19961220   199832   B

Priority Applications (No Type Date): FR 9615737 A 19961220
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
FR 2757656   A1   17 G06F-017/60

Abstract (Basic): FR 2757656 A
        The system has a **smart** card (2) with a fixed ROM memory (4)
    containing details of the **subscription** and a read/write memory
    holding transaction data. A number of terminals (8) capable of
    processing the **smart** cards are provided in various locations,
    coupled to cash registers.
        The terminals have compatible card readers (6), a fixed memory
    containing a file of **smart** cards , a read/write memory holding
    transaction data and a modem (20) connected to the telephone network.
    The terminal can also create the **smart** cards . From time to time
    data is transferred over the telephone network from each terminal to a
    central computer installation (22).
        ADVANTAGE - Allows quick tracking of change of address of
    subscriber and assists in collecting information on subscribers tastes
    to aid promotion of other **journals** or products.
        Dwg.1/4
Title Terms: SYSTEM; SALE; **MAGAZINE** ; SUBSCRIBER; TERMINAL; CONNECT; CASH;
  REGISTER; PROCESS; DATA; SMART; CARD; PERIODIC; UPDATE; TELEPHONE;
  NETWORK; DATA; HELD; CENTRAL; COMPUTER
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): **G06F-151/00** ; **G07F-007/08**
File Segment: EPI

  15/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011752460   **Image available**
WPI Acc No: 1998-169370/199815
XRPX Acc No: N98-134420
 Stored value credit **card or electronic payment chips mediation for**

```
Set     Items    Description
S1         52    AU=(BOYLE⬤ OR BOYLE, K?)
S2          0    AU=(MAISTRE M? OR MAISTRE, M?)
S3     619433    (CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA-
                 RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR
                 (CHIP OR SMART)()CARD?
S4          0    S1 AND S2
S5          1    (S1 OR S2) AND S3
S6         52    S1 OR S2
S7          8    S6 AND (CARD? OR FINANCE? OR DUES OR AUTOCHARGE? OR CREDIT?
                 OR PAYMENT? OR CLUB OR TIME?()PAY?)
S8          8    RD (unique items)
S9          8    S8 NOT PY>1999
S10         8    S9 NOT PD>990604
```

All considered

```
File  15:ABI/Inform(R) 1971-2000/Aug 16
          (c) 2000 Bell & Howell
File   9:Business & Industry(R) Jul/1994-2000/Aug 16
          (c) 2000 Resp. DB Svcs.
File 623:Business Week 1985-2000/Aug W1
          (c) 2000 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2000/Aug 16
          (c) 2000 The Gale Group
File 624:McGraw-Hill Publications 1985-2000/Aug 15
          (c) 2000 McGraw-Hill Co. Inc
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File 636:Gale Group Newsletter DB(TM) 1987-2000/Aug 16
          (c) 2000 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2000/Aug 16
          (c) 2000 The Gale Group
File  16:Gale Group PROMT(R) 1990-2000/Aug 16
          (c) 2000 The Gale Group
File 610:Business Wire 1999-2000/Aug 16
          (c) 2000 Business Wire.
File 148:Gale Group Trade & Industry DB 1976-2000/Aug 16
          (c)2000 The Gale Group
File  20:World Reporter 1997-2000/Aug 16
          (c) 2000 The Dialog Corporation plc
```

Full Text

Databases

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Set      Items    Description
S1          6     AU=(BOYLE ● OR BOYLE, K?)
S2          7     AU=(MAISTRE M? OR MAISTRE, M?)
S3      16303     (CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA-
                  RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR
                  (CHIP OR SMART)()CARD?
S4          0     S1 AND S2
S5          0     (S1 OR S2) AND S3
S6         13     S1 OR S2
S7         13     IDPAT (sorted in duplicate/non-duplicate order)
S8         12     IDPAT (primary/non-duplicate records only)
File 344:Chinese Patents ABS Apr 1985-2000/Aug
         (c) 2000 European Patent Office
File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)
         (c) 2000 JPO & JAPIO
File 350:DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038
         (c) 2000 Derwent Info Ltd
```

All considered

Foreign Patent Databases

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Set     Items    Description
S1      69803    (SMART O[redacted]HIP OR CREDIT OR BANK OR CHARG[redacted])CARD? OR CRED-
                 ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD?
                 OR SMARTCARD?
S2      928042   CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                 ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3      227525   RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4      744113   ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                 OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                 ()ORDER? OR APPROVAL()PLAN? ?
S5      412310   DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6      74079    (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                 S3)
S7      21405    POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                 )PROCESSOR?
S8      7253     S1 AND S2 AND S3
S9      1915     S8 AND S4 AND S5
S10     47       S9 AND S6 AND S7
S11     913      S1(S)S2(S)S3
S12     5        S10 AND S11
S13     210      S1(S)S2(S)S3(S)S4
S14     32       S13(10N)(S5 OR S6)
S15     37       S12 OR S14
S16     36       RD (unique items)
S17     27       S16 NOT PY>1998
S18     26       S17 NOT PD>980604
File 635:Business Dateline(R) 1985-2000/Aug 17
         (c) 2000 Bell & Howell
File 570:Gale Group MARS(R) 1984-2000/Aug 17
         (c) 2000 The Gale Group
File  47:Gale Group Magazine DB(TM) 1959-2000/Aug 17
         (c) 2000 The Gale group
```

18/3,K/1   (Item 1 from file: 635)

0756546 97-15077
Metris stock popular in first day of trading
Fiedler, Terry
Star Tribune-Minneapolis (Minneapolis, MN, US) pD1
PUBL DATE: 961026
WORD COUNT: 554
DATELINE: Minnetonka, MN, US, Midwest

TEXT:

    ...enticing people with a low rate and annual fee."

    Drawing heavily on Fingerhut's proprietary **database** of 30 million
credit histories, Metris markets secured and unsecured **credit** **cards** ,
including the Fingerhut co-branded MasterCard and the Direct Merchants Bank
MasterCard, to households with...

18/3,K/2   (Item 2 from file: 635)

0682772 96-39997
**Banking on your personal computer: Services expand for both home and
    business users**
Anonymous
Business Digest-Southeastern Massachusetts/Cape & Islands (Hyannis, MA, US)
, V10 N12 p4
PUBL DATE: 960300
WORD COUNT: 2,892
DATELINE: Hyannis, MA, US, New England

TEXT:

    ...IDEAL system goes one step beyond other programs since in addition
to keeping track of **computerized** **databases** , it has an imaging
capability that allows for the electronic storage of paper documents. IDEAL
...

18/3,K/3   (Item 3 from file: 635)

0680948 96-38158
Banks focus services on business needs
Goldbeck, Christine M
Northeast Pennsylvania Business Journal (Dallas, PA, US), V12 N4 p15
PUBL DATE: 960300
WORD COUNT: 1,004
DATELINE: Wilkes-Barre, PA, US, Middle Atlantic

TEXT:

    Accessibility and low service **fees** are measurements **many** businesses
use to select banking service's. Banks throughout the region tailor
checking, savings and...

18/3,K/4   (Item 4 from file: 635)

0386432 93-37637
The senior benefits: Ba   in fierce battle for older cu██mers' dollars
Deters, Barbara
The Arizona Republic (Phoenix, AZ, US) sF p1
PUBL DATE: 930404
WORD COUNT: 1,348
DATELINE: Phoenix, AZ, US

TEXT:

     ...accounts that offer no-cost services, such as free travelers' and
cashiers' checks and no **monthly** charges on checking and no **annual** **fees**
 on **credit**   **cards** .

     For years, **many** of the state's banks have catered to the needs of
consumers age 50 or...

  18/3,K/5   **(Item 5 from file: 635)**

0273402 92-19743
Automobile club of Southern California -- The Motorist's Best Friend
HaLevy, Libbe S.
Southern California Business (Los Angeles, CA, US), V38 N2 s1 p8
PUBL DATE: 920200
WORD COUNT: 1,050
DATELINE: Los Angeles, CA, US

TEXT:

     ...our members' needs, building efficiency while reducing costs."

     Several new programs mirror that philosophy. The **Club** recently added
a locksmith service to the basic **membership** . **"Many** of the newer cars
require locksmiths to get into them. I can't say they...

  18/3,K/6   **(Item 6 from file: 635)**

0230993 91-54028
American Express Gets Benefactor
Crenshaw, Albert B.
The Washington Post (Washington, DC, US), V114 N240 sD p1
PUBL DATE: 910802
WORD COUNT: 631
DATELINE: Washington, DC, US

TEXT:

     ...balance every month. Relying on the interest income, those cards
have put pressure on both **merchant** and cardholder **fees** . **Many**   **Visa**
and Mastercard issuers waive **annual**   **fees** to good customers, for
example.

     American Express, however, has said that it has come to...

  18/3,K/7   **(Item 7 from file: 635)**

0005739 85-05739
Credit Unions Add Services, Members
Cassella, Rochelle

Central New York Busines Review (Syracuse, NY, US), V11 s1 p13
PUBL DATE: 850800
WORD COUNT: 838
DATELINE: Rome, NY, US

TEXT:

     ...transformed into butterflies, credit unions are no longer one-person
operations headquartered in factory cafeterias. **Many** are multi-million
dollar **organizations** offering everything from free checking to **automatic**
 teller machines and **credit** **cards** . Total assets of the country's
18,860 employer-sponsored, community-based and multi-group...

 18/3,K/8 **(Item 1 from file: 570)**
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01929145   Supplier Number: 63373759   (USE FORMAT 7 FOR FULLTEXT)
1998 Non-Profit Software Guide.
Direct Marketing, v60, n6, p6
Oct, 1997
ISSN: 0012-3188
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 8096

...   batching, and address corrections and updates with ZIP+4. NEW - Web
access to your donor **database** , Electronic Funds Transfer, **Credit** **Card**
Authorization and Gift Bar Coding.
     System Specifications: Pentium 100 MHz or higher recommended, 16 MB
...

 18/3,K/9 **(Item 2 from file: 570)**
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01633639   Supplier Number: 47483226   (USE FORMAT 7 FOR FULLTEXT)
A new class act at AMEX
Sherrid, Pamela
U.S. News & World Report, v122, n24, p39
June 23, 1997
ISSN: 0041-5537
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; General Trade
Word Count: 1419

...   from Visa and MasterCard. And American Express still gets millions
of consumers to shell out **annual** **fees** of $55 to $300 for **many** of its
cards through a combination of brand strength and service features.
     So far, American...

 18/3,K/10 **(Item 3 from file: 570)**
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01496512   Supplier Number: 45440740   (USE FORMAT 7 FOR FULLTEXT)
The Wal-Mart of Card Enhancements: Hoping to stem attrition and beef up
 revenue, issuers are turning to fee-based perks. The Signature Group, a
 one-stop shop fo
Credit Card Management, v0, n0, p94
April, 1995
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1714

... Signature started out in the insurance business and still offers a host of insurance products, **many** of its newer services involve **membership** programs and **clubs** . In 1992, for instance, it launched Dining a la Card, which for a $49.95...

18/3,K/11   (Item 4 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01478013   Supplier Number: 45184256   (USE FORMAT 7 FOR FULLTEXT)
AmEx's newfound love of lending: Merchant, consumer rebellion forced changes
Advertising Age, v0, n0, p4
Dec 5, 1994
ISSN: 0001-8899
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 956

... to discount one primary revenue source. And cardholders began abandoning AmEx, unwilling to pay steep **annual   fees** when **many** other cards were free.
      The core U.S. personal charge-card business has lost 1...

18/3,K/12   (Item 5 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01419231   Supplier Number: 44475453   (USE FORMAT 7 FOR FULLTEXT)
Why Debit Goes Unheralded
Credit Card Management, v0, n0, p48
March, 1994
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3196

... minds.
      The implications for banks of getting debit cards firmly established with both consumers and **merchants** are enormous. If debit ever fully realizes its potential, it will generate transaction volumes far beyond what **credit   cards** have to offer. As a fee-based product, debit could throw off huge revenue streams for banks. And, unlike **credit   cards** , debit is a market banks thoroughly control because they control the core deposit accounts - few...

...Consumers who understand the product are frustrated at not being able to use it at **merchant** locations other than gas stations and grocery stores (chart, page 52). Those who don't...
...line debit suggests the industry itself isn't sure how to proceed. Meanwhile, millions of **merchants** that see little value in debit sit contentedly on the sidelines.
      Fee-based Revenue
      The...

...difficulty lies in the very word debit. In a bid to banish the D word, **Visa** and MasterCard are urging issuers to call their cards check cards, money cards, cash cards...

...key question of who is going to make the case for debit cards to consumers, **merchants** , and, for that matter, issuers themselves.
      Yet it is from the issuers that much of...

...show how banks can make money on debit cards. 'The revenue potential might put a **credit   card** guy to sleep,' says James B. Shanahan, a

partner in Business Dyna...cs, a Nyack, N...

...authorized on the spot, posting and settlement occur two or three days later. Issuers collect **credit card** interchange rates on transactions. And **merchant** acceptance is less a problem for off-line debit: It piggybacks on the network connecting the 2.1 million domestic **merchants** that already accept **Visa** and MasterCard **credit cards** .

This is enough for banks looking to play it safe. 'For the gee-whiz guys...

...looking for bottom-line revenue, and the practical consideration is that there are millions of **merchants** out there who can accept off-line cards already.'

This is the basket where **Visa** has placed its debit eggs, renaming the product the **Visa** check card and introducing payment-authorization refinements to make it possible for banks to issue...

...numbers, helping to expand terminal deployment by 60% last June, compared to year-earlier levels. **Monthly** transactions were up 49% last September over September 1992 (chart).

But the actual number of **merchant** locations is somewhere in the 40,000 to 60,000 range, paltry compared to credit's infrastructure, and largely confined to the gasoline and grocery **merchant** categories. And while a cadre of early adopters are regularly using their automated-teller cards...

...on-line debit is caught in a classic chicken-or-egg situation. Without a viable **merchant** base, there's no point in promoting card use among consumers. Without a critical mass of customers demanding that **merchants** accept debit payments, there's little pressure on most **merchants** to invest in the necessary hardware, including keypads for personal identification numbers.

For a new payment option, debit is remarkably long in the tooth. **Visa** 's version has been in the market for more than 15 years. After purchasing Interlink from Bank of America, First Interstate Bancorp, and Wells Fargo Bank in fall 1991, **Visa** unveiled a strategy that made ...boost those proportions to the 50%-to-80% range. But on-line still dominates the **Visa** mix, and the combined total of 40 million cards is short of the 45 million ...

...cards actually being used is even more underwhelming. Although 15.1 million cards with the **Visa** mark had been issued by year end, most of them are seldom or never used...

...total cards produces an average number of transactions per card of 1.55. According to **Visa** , active cardholders average 4.7 **monthly** transactions. That means only one-third of those 15.1 million **Visa** check cards are actually being used.

MasterCard, meanwhile, hasn't set the world on fire...
...checking-account holders who meet their underwriting criteria. In effect, retail bankers are borrowing a **credit card** marketing gambit that predates prescreened credit offerings.

'Over the last year or so, bankers have recognized that mass conversion is more effective than direct-mail solicitations to the customer **file** ,' notes Business Dynamics' Shanahan. But even mass conversion only produces about a 20% activity rate...

...about $1.5 million from its off-line cards. 'It's not anywhere near the **credit card** revenues,' says Metzler, but the bank's **credit card** portfolio draws customers nationwide, whereas the Money card is restricted to the bank's checking...

...circulation, Metzler sees considerable potential for reducing check-processing costs through on-line debit, but **merchant** acquiring is going to be a tough sell. It's also an unavoidable one. 'You...

...to bring value to (the card) before you can sell it to consumers,' says Metzler.

Merchant Marketing

The card associations agree. That's why **merchant** acquisition is the first priority of both Maestro and Interlink. 'In many ways, we're where **credit cards** were 20 years ago,' suggests Vicki J. Hall, Interlink's director of marketing. 'The major acquires are up and running in selling the service to their **merchant** bases. That has to be our number-one priority.'

Interlink quadrupled its **merchant** base in 1993, though it still stands at an anemic (by **credit card** standards) 27,500 locations and 103,000 terminals. The goal for year-end 1995 is 175,000 **merchant** locations.

An even more ambitious target is being set by Maestro. Indeed, MasterCard is betting...

...10% or 15% of its customers,' insists Maestro President Arthur D. Kranzley.

With 16,000 **merchant** locations at year-end 1993 and another 24,000 committed, Maestro is rapidly closing the gap with Interlink. Worldwide, the system has 178,000 **merchants** and commitments from 286,000. Kranzley believes 300,000 to 500,000 domestic locations is 'just a few years away,' and at that point there will be sufficient **merchant** acceptance to justify aggressive consumer marketing.

Consumer marketing is also being done, along with usage...

...as opposed to 'glitzy television ads' for the time being.

The logic of developing a **merchant** base before launching wide-scale consumer marketing is hard to refute. Still, this is not how **credit cards** were originally sold to a skeptical public. Industry veterans recall the difficulty of selling small to mid-sized **merchants** on the benefits of accepting **credit cards** at a cost of 300 or 400 basis points per transaction at a time when their customers were nor pressuring them to accept plastic.

'What put **credit cards** over the top in the mid-1960s is when big banks in city after city...

...card-marketing consultant in Westlake Village, Calif., who got his start in 1959 as a **merchant** sales representative. 'It was like a wave rolling across the country, and it became relatively easy to sell the **merchant** on the card after creating demand among consumers.'

ISOs' Big Chill

Even if debit cards can't be sold the way **credit cards** were, the strategy of first expanding **merchant** acceptance for debit is already up against a significant barrier. As they did with **credit cards** , many acquiring banks are depending on independent sales **organizations** to sign up **merchants** for on-line debit. But, fearful of the kinds of problems some unscrupulous ISOs created for **credit card** acquirers, regional electronic banking networks are demanding cash bonds, registration **fees** , and **annual dues** from ISOs.

That's self-defeating, argues consultant Paul R. Martaus of Clearwater, Fla., who estimates ISOs control 72% of **merchant** locations. ' **Many** of the ISOs are former bank executives who lost their jobs because of industry consolidation...

...A lot of these guys make 5 cents for every transaction that goes through their **merchants** , and it would take an awful lot of nickles for them to pay the **fees** being demanded.'

Those charges can add up, and may be prohibitive for smaller operators. One...

...nationwide, working through five banks and selling its services to about 45,000 mostly small **merchants** . The Agoura Hills, Calif., firm already has spent close to $60,000 to sign **merchants** to major regional networks such as Honor, Most, Explore, Yankee 24, and Pulse. **Annual fees** and network-mandated training seminars represent additional ongoing costs.

Fewer than 1,500 of Cardservice...

...expects rapid deployment. Beginning this month, the pads become part of a turnkey package of **bank card** , T&E card, and check-guarantee service

provided to clients. Mos● of the 2,800...
...added each month will● able to accept debit, and tel●rketing efforts
and inserts in **monthly** invoices will be used to sell the existing
customer base.

Even if ISOs are willing to sell debit under these conditions, banks
may well face another problem: The **merchants** appear to prefer what is,
from the banks' point of view, the wrong kind of debit. **'Visa** and the
banks can make 10 times more money on off-line than on-line...

...is the wave of the future,' predicts Charles R. Burtzloff, Cardservices
president.

The reason most **merchants** that look into debit prefer on-line is
simple: It costs them less than off-line. If a **merchant** has the option of
routing a transaction through the local network at the typical on-line cost
of 5 or 10 cents or paying 1.3% **credit card** interchange on an off-line
card, the choice isn't hard for the **merchant** to make.

'Merchants are driving debit because they see it as less expensive
than credit,' points out Peter...

...Martaus tells the story of a Carolina banker who signed up more than
4,000 **merchants** in 90 days recently. Never mind that few if any of those
merchants ' customers were using their ATM cards at the **point** of **sale** .
Simply by explaining the realities of off-line debit pricing and how to
spot those cards and route them through the Honor network instead, he was
able to quintuple his **merchant** base.

Once banks get past the **merchant** question, they'll find that selling
debit to consumers can be a significant expense. The card associations can
help, as they have with **credit card** marketing. But, unlike **credit
cards** , debit cards are a local product intended for local use, and much
will depend on...

...off-line or on-line, would benefit if it was brought under the auspices
of **credit card** management. Both are electronic payments, the argument
goes, off-line is already using credit's data highway, and **credit card**
executives have the marketing acumen to make debit a mainstream payment
product.

Don't hold...

...Shay, a senior vice president at Baybanks Systems Inc. in Waltham, Mass.
'But what drives **credit cards** is credit, and that belongs over there.'

Seconding that opinion is James Grant, marketing director...

...s debit program and a former credit marketer there. 'True, we process
debit through our **credit card** network, but it would be a disaster to
merge the two,' he says. '...it breaks out of the grocery and gasoline
categories. Doing that will require marketing - to **merchants** as well as
consumers. Banks could see the case, years ago, for **pushing credit
cards** - particularly after the credit crunch of the late 1970s eased while
leaving **annual** percentage rates at 19.8%.

But the case for debit marketing is less clear. Thus...

...challenge. The question is not whether the associations are up to it, or
whether the **merchants** are. It's whether the banks are.

Tables show 6/91-6/93 numbers of on-line terminals by **merchant** type;
9/91 -9/93 total transactions & terminals among regionals; and 1991-1993
data for...

...056   78,071

Source: Bank Network News

Where Debit is Accepted (On-Line Terminals by **Merchant** Category)

	June '93	June '92	June '91
Fast Food	4,477	N/A	N/A...
...others	17,606	16,621	13,434

```
Total                          154,991      95,163       69,796
```

Source: **POS** News

Interlink vs. Maestro

	1993	1992	1991
Interlink cards	25,000,000	16,000,000	12,000,000
Interlink **monthly** transactions	12,000,000	10,700,000	8,770,000
Maestro cards	8,000,000	2,000,000	0
Maestro **monthly** transactions	N/A	N/A	0

Source: MasterCard, **Visa**

18/3,K/13   **(Item 6 from file: 570)**
DIALOG(R)File 570:Gale Group MARS(R)
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01258799   Supplier Number: 42755404   (USE FORMAT 7 FOR FULLTEXT)
AmEx will revamp 2 books; talks on with Time Warner
Advertising Age, v63, n7, p54
Feb 17, 1992
ISSN: 0001-8899
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 396

...   Express management."
    A key element is whether Time Warner will get access to AmEx's
database so it can offer Time Inc. **Magazine** Co. subscribers direct
credit -card billing and automatic subscription renewal.
    If a deal is reached, it's unclear whether AmEx...

18/3,K/14   **(Item 7 from file: 570)**
DIALOG(R)File 570:Gale Group MARS(R)
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01237391   Supplier Number: 42510679   (USE FORMAT 7 FOR FULLTEXT)
AmEx talks to Time Warner
Advertising Age, v62, n48, p1
Nov 11, 1991
ISSN: 0001-8899
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 596

...   to its charge card business, and is reluctant to allow potential
buyers access to its **database** , used to **automatically** renew
subscriptions .
    K-III sources say talks with AmEx collapsed because K-III feared
Travel & Leisure was...

18/3,K/15   **(Item 8 from file: 570)**
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01217796   Supplier Number: 42325367   (USE FORMAT 7 FOR FULLTEXT)
Why Australian Banks Want Card Fees
Credit Card Management, v0, n0, p90
Sept, 1991
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2180

...   tries to write u●form banking laws that, among o●er things, could
allow banks to charge **annual   fees** on interest-bearing plastic.
      Many bankers are skeptical that the politicians will buck public
sentiment which holds that Australia's...

  18/3,K/16   (Item 9 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2000 The Gale Group. All rts. reserv.

01195751   Supplier Number: 42115294   (USE FORMAT 7 FOR FULLTEXT)
France: A Huge Market with Big Question Marks
Credit Card Management, v0, n0, p39
June, 1991
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1629

...   on most of the continent. Last year, the discount averaged 0.85%.
The below-cost **fees** were thrust upon banks when **merchants** successfully
sued Cartes Bancaires **two** years ago and forced the **fees** down.
      Bank cards function as credit cards only when there are insufficient
funds in the...

  18/3,K/17   (Item 10 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01166065   Supplier Number: 41831776   (USE FORMAT 7 FOR FULLTEXT)
The Decade of the Debit Card, PART #1
Credit Card Management, v0, n0, p42
Feb, 1991
ISSN: 0896-9329
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3119

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...to blast off. With consumer awareness heightened and technology in place
at more and more **merchant** locations, debit is positioning itself to be
the card of choice in the 1990s.
      By Katherine Morrall
      This could be the decade that electronic debit at the **point** of **sale**
 finally gets its act together and fulfills the multitude of predictions
for explosive growth that...

...reached historically high levels, and some experts are predicting that
debit cards will eventually overtake **credit   cards** in transaction
volume. Debit finally has proved itself as a product to be reckoned with...

...now fueling its growth. Perhaps the most important element is that the
consumer market and **merchants** now appear to be ready for a plastic
direct-debit payment system.
      Transaction volume, in many cases, has doubled and more and more
merchants are installing **point** -of-**sale** programs. Overall, there were
an estimated 60,517 terminals at the end of 1990, doing an estimated 15.7
million transactions a month, according to **POS** News. Terminal deployment
grew 14% since June 1990 and 18.5% since November 1989. **Monthly**
transactions grew 44% during the entire year and 27% during the second half
of the...

...bank networks, including MAC and Owl, are expecting to at least double
the number of **POS** transactions on their networks, according to a **POS**
News survey. Star and other top networks project increases of up to 25% or

more...

...on debit cards becoming the preferred method of payment during the 1990s, perhaps even outdistancing **credit   cards** in transaction volume. "This has been an unusual year," says Ronald Congemi, president of the... ...saying debit was going to explode, now we finally have the numbers to show that **POS** has grown rapidly."
The financial community is taking notice. MasterCard is so convinced that debit...

...preparing to launch an on-line debit program sometime this year. Currently, both MasterCard and **Visa** have off-line debit programs that make use of the **credit   card** infrastructure. The debit programs are called off-line because they are not electronically linked directly to cardholders' checking accounts. Instead, transactions are batch-processed similar to **credit   cards** . Because of a two- or three-day lag time between the sale and the actual...

...scope because they are electronically linked directly to customers' accounts via electronic funds transfer networks. **Merchants** can determine immediately at the **point** of **sale** whether sufficient funds are available to cover transactions. "If debit is to succeed, it needs...

...sees its proposed on-line program as a way to differentiate itself from its competitor **Visa** . **Visa** is also looking at an on-line program of its own, but is not pursuing it as aggressively as MasterCard. Instead, **Visa** sees its future in strengthening its off-line debit program.
Last year, **Visa** 's program grew 14% during the first half of 1990, with over 7 million cards...

...a total of 1.5 million cards issued by mid-December.
Continued Growth
By 1995, **Visa** expects debit card payments as a whole will increase 40-fold. The size and scope of **Visa** 's program is one reason the **bank card** company says it is still focusing its attention on **Visa** Debit. About 8 million **merchants** accept **Visa** Debit, (the same is also true for MasterDebit). The **bank   card** companies were able to instantaneously develop a **merchant** base because any **merchant** that accepts **Visa** or MasterCard **credit   cards** must also accept the debit cards. **Merchants** did not have to invest in any equipment in order to take debit cards because transactions share the **credit   card** infrastructure. The same might not be true of an on-line program, which is why **Visa** intends to position its off-line product as the preferred card, says Michael E. Cooper, senior vice president of debit product development for **Visa** .
Yet, nevertheless, MasterCard feels the time has come for a national on-line program. Similar attempts in the past, Entree, for instance, have failed, and several industry observers say the **bank   card** companies can't afford another failure. Part of the problem in previous attempts to create...
...of control. Entree was to be set up as a separate company by the two **bank   card** companies. This upset regional networks that had invested significant time and money in creating their...

...line programs. Entree never made it beyond the planning stages, however, because of antitrust suits **filed** by 13 attorneys generals. Entree was an attempt to undermine the fledgling debit market, they...step in the evolutionary debit process." MasterCard's Hogan agrees.
"The time is right for **POS** debit to take off," insists Hogan. "It is beginning to happen."
For the past 15 years, **credit   card** transactions have hovered around 2 to 2.3 transactions per cardholder per month. Debit, in...

...15 years ago, the average number of transactions per month was less than that for **credit   cards** . Now, according to a study by PSI Inc., Tampa, Fla., that figure has increased to 6.7 transactions per month.
While average per card transactions for **credit   cards** remained flat, automated clearing houses experienced a banner year in check processing. Consumer payments in...

...3.5 trillion annually f that total, only 10.5% of pu██ases are made with **credit cards** , according to a study by **Visa** . Cash and checks account for the other nearly 90% of the purchases. This is an...

...future growth to come from displacement of checks and cash as a payment system not **credit   cards** . That does not mean however, that the **credit card** industry will be left untouched once debit takes off.
There will always be a need...

...at Comerica Bank, Detroit. The role of debit, many experts say, will be to displace **credit   cards** as a transaction card for everyday or routine transactions, but not for expensive high-end...

...David Huddleston, executive vice president of Credit Systems Inc., a St. Louis-based debit and **credit   card** processor, sees **credit   cards** displacing installment loans and becoming loan cards, and debit cards taking over as transaction cards at the **point** of **sale** .
People eventually will begin to prefer using debit cards and will change their attitudes toward **credit   cards** , says Huddleston. Several economic and tax law considerations will cause this shift from credit to debit.
During a recession, consumers are reluctant to charge up high balances on **credit   cards** because of fears of not being able to pay them off. High interest rates also will discourage cardholders from relying on **credit   cards** , says Huddleston.
Another important factor that will erode **credit   card** usage is that interest payments will no longer be tax deductible. "People will be holding ...

...supports the theory that consumers are ready for debit and will use it at the **point** of **sale** if debit cards are made available by their financial institutions. PSI surveyed 12,760 households...

...institutions.
The PSI study also supports the theory that debit will displace checks more than **credit   cards** . Of those who use debit cards, 31% write fewer checks, while only 12% use their **credit   card** less. A study by **Visa** also found that once a consumer was issued a debit card, fewer checks were written. Consumers reported that prior to receiving a **Visa** Debit card, checks were used for 30% of their purchases. After receiving a card, checks were used for only 8% of the purchases.
Rea says **credit   cards** won't feel the impact of debit until approximately 5% of all card volume is...

...card availability is not enough to propel debit into the stratosphere. Without widespread acceptance at **merchant** locations, debit will go nowhere. For years, **merchants** have been reluctant to embrace debit as a payment system because they thought it too high priced or assumed that it had little consumer support. But **merchants** ' attitudes are changing.
Regional networks have now issued enough debit cards so that it is...

...not to be charged for debit, but are centered on how much. When compared to **credit   cards** , which carry discount **fees** tied to percentages, debit transactions, which carry flat rates, seem more attractive. **Merchants** now seem eager for direct-debit programs.
Steger of Comerica says **merchant** participation is the key to debit's success and will be driving its growth in the future. Indeed, much of debit's growth already is being attributed to **merchants** .
Congemi of the Star network says most of his network's growth came from adding more **merchant** locations, which gave cardholders more options to use their cards. With 3,300 **merchant** locations currently, Congemi says that number will increase by 1,400 by mid-year.
Star isn't the only network that saw renewed **merchant** interest. Like Congemi, Thomas Bass, president of the Exchange/Accel network, Bellevue, Wash., credits an increase in **merchant** locations as the impetus behind his network's 75% growth this year. Exchange/Accel refused...

...release any specific transaction numbers.

Over the years, Bass says he has noticed that once several key **merchants** make the commitment to debit, others follow. "Once one **merchant** figures out that debit increases retail market share, everyone begins to install it," he says...

...s Jr.

Carl's Jr. spent $2,500 to $3,000 per site to install **POS** systems at its 535 restaurants. That is a large dollar commitment, but Altman says it ...

...up the fast-food door for the check-paying public."

Most regional network executives expect **merchants** with heavy transaction volume in cash and checks to launch debit programs during the 1990s. The **merchant** segment leading the charge will be grocery stores, they say. In the last six months...

...24 locations near Santa Barbara have all implemented or announced plans for debit programs, reports **POS** News.

In addition, a number of national and regional chains are said to be planning...

...to Bobby Gowens, executive vice president of finance and administration at Randall's Foods, Houston.

Credit card managers are hoping that debit will pave the way for **credit cards** in supermarkets. Only about 750 supermarket locations accept **Visa** or MasterCard, according to **Visa** . In an effort to capture a portion of the $330 billion in **annual** sales at supermarkets, **Visa** has lowered its interchange rate for supermarkets to 1%. The new schedule takes effect April 1.

Visa hopes the program will make credit more attractive to supermarkets and also broaden its debit program **merchant** base. Both **Visa** 's debit and credit products are priced the same.

The excitement generated by **POS** programs in supermarkets is expected to spark excitement in other **merchant** areas as well. Donald Maurer, senior vice president of the MAC network, headquartered in Philadelphia...

...out that as we engaged in programs to pump up supermarket transactions, the general retail **merchants** would pick up transactions as well."

What remains to be seen, however, it just how...

...bugs that need to be eliminated before debit blasts off and reaches its full potential. **Merchants** , banks, regional networks and the **bank card** companies themselves all have different ideas on how debit should look and work. The most...

...Ga.

This has made banks nervous about spending more money on debit and the strong **credit card** banks are looking toward the **bank card** companies to take the lead in establishing programs, he says. That is causing problems at the regional level where the attitude toward MasterCard and **Visa** is "stay out of my backyard," explains Coenen.

Tables include top 10 **POS** networks, **POS** growth and terminal deployment in years 1987 to 1990.

Top **POS** Networks: The Big Got a Lot Bigger in 1990

	Terminals		Transactions
Network	11/90	11...networks.	

1989 numbers are the totals from Honor and Avail.
Relay did not have a **POS** program.

NOTE: Terminal counts have been adjusted
to eliminate duplication. ACH
terminals include those that only accept
a proprietary card. Rankings based on
November, 1990 transactions.

Source: **POS** News

1990: A Banner Year for **POS** Growth (**monthly** transactions in 000s)

```
11/87            5,000
11/88            7,700
11/89           10,900
11/90           15,700
```

Source: **POS** News

Terminal Deployment Speeds Up
(debit terminals on-line)

```
1987 - 41,116
1988 - 44,000
1989 - 51,054
1990 - 60,517
```

Source: **POS** News

PRODUCT NAMES: 6020150 (Consumer Bank **Credit Card** Svcs); 6020000 (Commercial Banks); 7374341 (**Credit Card** Processing Services)
NAICS CODES: 52221 (**Credit Card** Issuing); 52211 (Commercial Banking); 51421 (Data Processing Services)

18/3,K/18   (Item 11 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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01160373   Supplier Number: 41780565   (USE FORMAT 7 FOR FULLTEXT)
Magazines set to test automatic renewals
Advertising Age, v62, n1, p6
Jan 7, 1991
ISSN: 0001-8899
Language: English   Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 538

...   declined to identify. In March, a major test of consumer response will be launched.
     Participating **magazines** - Mr. Bader expects as **many** as 100 to sign on by March - will offer selected groups of subscribers the opportunity...

18/3,K/19   (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

05502445   SUPPLIER NUMBER: 19709555   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Click here to pay. (electronic commerce)(includes related article on the H.323 standard) (Company Business and Marketing)
Zgodzinkski, David
Internet World, v8, n9, p60(7)
Sept, 1997
ISSN: 1097-8291   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4008   LINE COUNT: 00368

...ABSTRACT: and relatively inexpensive for the retailer. However, few banks back it as yet. More recently, **POS** software specialist IC Verify, Internet Mall and Open Market have moved into electronic commerce.
Merchants can sign up with Internet Mall, which handles all transactions for a startup fee plus...
...   signal the end of this indeterminate phase of Internet commerce history.
     Software developers, banks, and **credit card** companies are all **pushing** (in some cases jointly) to deliver transaction systems for online **merchants** that are trusted, affordable, and easy to use. If these new payment mechanisms gain the...

...going to start seriously shopping.

Nicole Vanderbilt, consumer market analyst for Jupiter Communications, offers that **organization** 's conservative forecast for total retail sales on the Internet: "We predict that sales will...

...105 billion, if Jupiter's predictions are borne out, we're looking at 150 percent **annual** growth. If that trend continues, the flow of Net-based revenue will be impressive before...

...Please note: Our emphasis here will be on systems designed primarily for retail payments via **credit card** ; there's a whole other universe of electronic systems for handling transfers of very small...

...Personal Identification Number (PIN) that's used in the registration process. Once a user's **credit card** information is registered with FV, a modified version of the PIN, called a VirtualPIN, is...

...validate purchase transactions.

Down at the Inter-Mall, when FV shoppers make purchases from a **merchant** that supports the First Virtual system, they type in their VirtualPIN, whereupon sale details are conveyed from the **merchant** to First Virtual. FV then e-mails a confirmation to the customer, who in turn acknowledges via e-mail. Finally, FV sends the approval along to the **merchant** who then ships the item, and the sale goes through. The process is secure because processing of the **credit card** transaction is done, not on the Internet, but on a secure network.

The First Virtual...

...According to Pierre Wolff, First Virtual's director of strategic planning, "First Virtual charges the **merchant** 29 cents per transaction plus 2 percent of the gross sale price. The **merchant** doesn't pay a transaction fee to the **credit card** companies because settlement is made through First Virtual. **Merchants** have to wait 90 days for payment because the buyer may decide to return the goods."

This long delay in collecting the funds adds to transaction costs for the online **merchant** and, therefore, has to be made up in the price of the goods or it...

...Pierre Wolff says "Thus far, 220,000 VirtualPINs have been registered, and 3,100 Internet **merchants** accept FV as payment." If all these FV users were located in one city, the...

...http://www.eybercash.com), founded in August of 1994. CyberCash, which uses encryption to protect **credit card** transactions, pioneered the concept of the digital wallet.

The digital wallet is a little program...

...lives on the user's PC, acts as a secure repository for that person's **credit card** information, and simplifies the payment process. CyberCash made the wallets freely downloadable from its Web...

...How it Works: When the CyberCash buyer decides to make a purchase from a CyberCash **merchant** , he or she fills in the sales data form and clicks on "Pay" and up pops the wallet. The customer then selects a **credit card** to use and clicks to send the card information together with the order.

The **merchant** 's server strips out the order details and sends the **credit card** data (along with the seller's digital ID) on to CyberCash's server. CyberCash's approval. The approval (or denial) comes back downline through CyberCash to the **merchant** , taking, in all, no more than 15 to 20 seconds.

All information transfers are shielded...

...the system is set up to protect privacy as well (aside from the question of **credit card** theft): The **merchant** never knows the buyer's identity.

CyberCash is paid by **credit card** processing companies like First USA and FDC. According to Jeff Irby, VP of sales at...

...The charge varies according to volumes, but is less than 10 cents per

transaction." The **merchant** pays the transaction fee to the card company.
"We now have 700 Internet **merchants** who can receive payments via
CyberCash," says Irby. This is not a staggering selection of...

...Internet commerce.
IC Verify. As the largest provider of software for credit
authorizations used in **point** -of-**sale** systems, IC Verify knows a bit
about electronic commerce. The company's transaction software forwards...

...How it Works: Customers (who must be using an SSLenabled browser) make
purchases, passing their **credit** **card** information to the **merchant** 's
server under the protection of the browser's encryption features. Once the
credit **card** information reaches the server, IC Verify's software takes
over, using a secure telephone connection...
...services for electronic storefronts such as Online Analysis are using IC
Verify's Connect for **credit** **card** transactions. "If you include the
businesses that are being hosted," adds Krimm, "a total of 2,000 Web
merchants are using IC Verify for **credit** **card** processing."
Internet Mall. For **merchants** who aren't prepared to invest in the
resources for handling transactions independently, there are...

...fill up at a variety of OrderEasy sites on a single shopping "trip"; a
product **database** for the **merchant** 's inventory is included. More to the
point, there's a real-time secure payment...

...turned cookies off (which would require them to enter the ID manually),
OrderEasy recognizes them **automatically** on subsequent visits. When
customers are through shopping, they click a "checkout stand" button and...

...retail shopping at their online stores.
Open Market has also licensed its software to large **service**
providers like AT&T, MCI, and First Union National Bank. These companies
in turn are hosting Web **merchants** using the Open Market system. A whole
suite of front-end commerce functions and back...

...a spokesperson at Open Market, says that the software is "payment
agnostic." It will accept **credit** **cards** and do real-time verifications
protected by SSL from the client to the server and then via protected line
to the card processor. The software can also accept **subscriptions** .
Transact also provides **many** features for shoppers, like "smart
statements" which keep shoppers informed about the tab they're...

...Server licenses are $250,000 a pop. Open Market charges $3,000 per
storefront to **service** **providers** (like AT&T) for every **merchant**
hosted.
HOW DO YOU SPELL SUCCESS?
Roy Weiller is a New York business consultant, out...anonymity.
This study casts doubt on the widely accepted notion that consumers
are worried about **credit** **card** fraud and points up a crucial
chicken-and-egg conundrum: Payment systems aren't widely...

...but their efforts have so far failed to scale the wall of consumer
acceptance. Meanwhile, **credit** **card** consortiums, banks, and major
technology companies were sitting back and watching these first skirmishes.
The banks, having experienced a similar dilemma when they first began
issuing **credit** **cards** , are now girding themselves for a big **push** on
the cybercommerce front. The big players in technology are also moving
their battlements into...
...of the early entrants begins to settle, the first big onslaught in the
Internet-based **credit** **card** verification business is now upon us.
VISA and MasterCard, once head-to-head competitors in the battle to
establish a universal Internet protocol for **credit** **card** transactions,
ultimately decided to band together instead of competing. Together, they
fostered the creation of...

...Microsoft, Netscape, SAIC, TERISA, and VeriSign--set out to create a
standard protocol for secure **credit** **card** transactions on the Web,
publishing its first specifications in February 1996. Version 1.0 of...

...all parties involved   the transaction must be verified. Nobody, from
the customer to the **merchant** to the bankers to the **credit   card**
company, is called upon to trust anyone else in a blind transaction.
Second, with verification...

...CyberCash), the buyer has an electronic wallet. Buyers also have digital
IDs for each SETenabled **credit   card** --provided by the bank that issued
the card. When a purchase is made, the transaction details, the buyer's
card information and digital ID, and the **merchant** 's digital ID are
encrypted and sent to the **merchant** 's bank. A verification check is made
from the **merchant** 's bank to the issuing bank. Confirmations are sent back
to all parties down the...

...serve as digital signatures.
     The Root Authority passes these sacrosanct certificates to the card
issuers, **VISA** and MasterCard, who then in turn embed the signatures in
electronic certificates that they issue to their client banks, **merchants** ,
and cardholders. Once the original signatures are delivered, the Root
private key (a 200-odd...

...advantage of having a universal standard is that it's likely to
facilitate competition among **many** technology vendors to provide online
merchants and their banks with secure working commerce systems. When this
happens, prices will drop and...

...called the CommercePoint system. The complete system comprises a
CommercePoint wallet, the NetCommerce 2.0 **Merchant** Server (with the
E-Till transaction component), and a bank gateway that receives
confirmation applications...

...sends them through to the banking network, and then sends the
confirmations back to the **merchants** .
     IBM's products have been certified as SET-compliant and IBM claims
that they will...

...banks' internal networks. Microsoft will distribute wallets and provide
its Commerce server for the Internet **merchants** . HP's worldwide sales and
service force will promote the group's offerings as well...

...VeriFone has already sold commercial systems that employ SET technology
to protecting transfers from the **merchant** back to the banks, but these
currently use browser-based SSL encryption to protect card information as
it moves from customer to **merchant** .
     Wells Fargo is an early adopter of this VeriFone system. Tim
Knowlton, Internet product manager for the bank, says, **"Merchants**
anywhere in the United States who meet approval can open an Internet
account with Wells Fargo." So far, about 100 **merchants** have done so.
Wells Fargo sells a vPOS license for $1,500. Leasing arrangements should
two titans of the **credit   card** business--and the banks that own
them--it's a safe bet that SET will become the modus operandi of **credit
card** purchases on the Net. Marketing efforts will attest to the security
of the system. SET will be everywhere online **merchants** accept **credit
cards** .
     Cliff Condon, senior analyst at Forrester Research, says that **credit
card** companies currently charge online **merchants** the same transaction
rate they charge catalog companies for handling telephone sales. "But
theoretically, there...

...fraud with an online transaction. With SET, the card number is never
revealed to the **merchant** , so employees can't be involved in fraud."
Condon feels that, as a result, **fees** charged by card companies for SET
transactions will eventually be lower than catalog sales.
     In...

...is a good system, and according to Cliff Condon, "As far as anyone
lifting encrypted **credit   card** numbers off the Internet it hasn't
happened."

Perhaps the single greatest advantage SET has is th● the banks and **credit** **card** companies●ehind it have the resources to ●●y the one key element that has so...

...A current spot shows a group of friends chiding the guy who just purchased golf **clubs** online. They warn him of the risks, but he's not worried. He knows the...

...OK, now that we're looking after things, it's safe to buy those golf **clubs** (cars, clothes, airline tickets) over the Internet.
Business isn't booming online, yet, but momentum is building. The vast majority of online retail purchases are done using **credit** **cards** and employ the current security measures already in place with Netscape Navigator and Internet Explorer...

...acceptance of ATM cash machines demonstrates that old consumer habits die hard.) But as banks, **credit** **card** companies, and others invest more heavily in the infrastructure of e-commerce, their marketing efforts...

...and use.
MINUSES: Confirmation is relatively slow and expensive. These factors have hurt acceptance By **merchants** .
BOTTOM LINE: Security and ease of use may not be enough.
CYBERCASH
PLUSES: This is...

...VERIFY
PLUSES: System isn't expensive to implement.
MINUSES: SSL from the customer to the **merchant** is theoretically less secure than the 1024-bit RSA encryption of SET. The current system...

...out to cheaper competition.
LEADING PAYMENT SYSTEMS AT A GLANCE

COMPANY	DESCRIPTION
FIRST VIRTUAL HOLDINGS http://www.fv.com (800) 570-0003	**Credit** **card** verification system. Functions with e-mail check of each transaction. No encryption.
Pioneer Account: Express Seller Account:	
CYBERCASH INC. http://www.cybercash.com (703) 295-0880	**Credit** **card** verification system. Wallet software with 1,024-bit RSA encryption between user, **merchant** , and CyberCash. Verification with banks is via private lines.
IC VERIFY INC. verification system. Uses http:www.icverify.com (800) 666-5777	**Credit** **card** browser's encryption from customer to **merchant** ; then phone line to **credit** **card** processor.
THE INTERNET MALL INC. http://www.internetmall.com (408) 863-7100 verification system	Hosting system that lets you create store-front on existing or new Web page. **Credit** **card** using browser encryption, or customer can use CyberCash.
OPEN MARKET INC. verification system using http://www.openmarket.com (800) 746-7846	**Credit** **card** customer wallets. Partially SET-compliant; currently, transactions are protected by browser encryption from customer to **merchant** .

VERIFONE INC. verification system using http://www.verifone.com (415) 591-6500	**Credit card** customer wallets. Partially SET- compliant; currently, transactions are protected by browser encryption from customer to **merchant** .
COMPANY	SYSTEM REQUIREMENTS
FIRST VIRTUAL HOLDINGS http://www.fv.com... Pioneer Account: $350 Express Seller Account:	Private e-mail account. Bank initial fee for application and software. $250/yr. afterwards. **Merchant** must have a **credit card** account and show 90-day transaction history.
CYBERCASH INC. ...295-0880	Transaction costs paid by the card...
IC VERIFY INC. http:www.icverify.com (800) 666-5777	$729 for Connect product that lets **merchant** connect to card processor. No subsequent transaction **fees** .
THE INTERNET MALL INC. http://www.internetmall...	Plan A: $150 setup + $50/mo. + 6% of

18/3,K/20   **(Item 2 from file: 47)**
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

05104476   SUPPLIER NUMBER: 20238621   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Credit alert: could your card be canceled? (how to fight back as card
 companies are pushed to find revenue)(Brief Article)
Crenshaw, Albert B.
Good Housekeeping, v226, n3, p141(1)
March, 1998
DOCUMENT TYPE: Brief Article   ISSN: 0017-209X   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 837   LINE COUNT: 00065

...   in recent years; the interchange fee, a 1 to 2 percent fee paid by
the **merchant** ; and interest charges. For **many** years, the interest was
enough to make **credit** **cards** highly profitable. But today, card issuers
are finding their profit margins squeezed by rising convenience...

18/3,K/21   **(Item 3 from file: 47)**
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04672642   SUPPLIER NUMBER: 19019657   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The minefield of merchant status.(includes tips on how small businesses can
 secure merchant status from credit card companies)
Whittelsey, Frances Cerra
Nation's Business, v85, n1, p38(3)
Jan, 1997
ISSN: 0028-047X   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2540   LINE COUNT: 00200

...   as security.
    * If no local bank can help and you must deal with independent sales
organizations (ISOs) to get **Visa** and MasterCard approval, check out
several ISOs. Compare application **fees** , **monthly** lease rates, purchase
prices for terminal equipment, transaction **fees** , and other charges.

* Don't sign anyth●g on the spot. Ask to keep the●eement...

18/3,K/22   (Item 4 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04577109   SUPPLIER NUMBER: 18603240   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Green plastics. (the craze over eco-credit cards)
Glickman, Marshall
E, v7, n4, p44(2)
July-August, 1996
ISSN: 1046-8021   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 804   LINE COUNT: 00067

...   Working Assets' donation pool.
    Most of the major environmental groups that put their name on **credit
cards** have arrangements with one of **two** banks, either MBNA America
(Sierra **Club** , Nature Conservancy, National Wildlife Federation) or First
USA (National Audubon, World Wildlife Fund, National Parks...

18/3,K/23   (Item 5 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04470410   SUPPLIER NUMBER: 18142876   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Huddled excesses. (economic effects of immigrants in the US)(TRB
Washington)(Editorial)**
Lind, Michael
The New Republic, v214, n14, p6(1)
April 1, 1996
DOCUMENT TYPE: Editorial   ISSN: 0028-6583   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1114   LINE COUNT: 00093

TEXT:
    ...trouble is that huddled masses need jobs. Patrick Buchanan? No,
Richard Strout, the eminent liberal **journalist** who wrote this column for
several decades. Since Strout wrote those words in 1980, more than 10
million people have immigrated...

18/3,K/24   (Item 6 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

04397726   SUPPLIER NUMBER: 17848440   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Join the club. (getting in shape with a health club: includes a discussion
of gym etiquette)**
Adams, Tonya
Essence, v26, n8, p29(3)
Dec, 1995
ISSN: 0014-0880   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1598   LINE COUNT: 00124

...   from $100 to more than $900) and then monthly payments for the
duration of your **membership** (ranging from $25 to more than $85). **Many
clubs** can have the payment **automatically** deducted from your checking
account or billed to your credit card each month. Or you...

18/3,K/25   (Item 7 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

03950159   SUPPLIER NUMBER: 14214362   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tightwad travel perks: even if your employer is squeezing the buck, you can

travel in comfort - eve⬤luxury. (includes related arti⬤
Newman, Richard J.
U.S. News & World Report, v115, n8, p60(4)
August 23, 1993
ISSN: 0041-5537   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2009   LINE COUNT: 00152

...   a half dozen other cities by next year, including Los Angeles,
Atlanta and New York. **Two** travel **clubs** also have recently set up dining
discount programs, though most of the participating restaurants are...

18/3,K/26   (Item 8 from file: 47)
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

03636655   SUPPLIER NUMBER: 11187046   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Take charge of your credit card spending. (includes related articles)
Capelli, Marilyn R.
Real Estate Today, v24, n8, p26(5)
Sept, 1991
CODEN: RESTDR   ISSN: 0034-0804   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3250   LINE COUNT: 00247

...   travel discounts; insurance against theft, loss, or breakage of
merchandise; or access to your credit **file** .
     Current information on credit cards, including interest rates,
annual   fees , grace period, and so on, is available from various sources.
Each month Money magazine publishes...

```
Set      Items    Description
S1      619748    (SMART OR CHIP OR CREDIT OR BANK OR CHARGE)CARD? OR CRED-
                  ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD?
                  OR SMARTCARD?
S2     6720312    CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                  ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3     1647550    RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4     5983907    ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                  OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                  ()ORDER? OR APPROVAL()PLAN? ?
S5     3910192    DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6      439122    (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                  S3)
S7      225260    POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                  )PROCESSOR?
S8        1488    S1(S)S2(S)S3(S)S4
S9        6113    DIRECT()DEBIT?
S10          2    S8(S)S7(S)S6(S)S5
S11        183    S8(S)S5
S12         32    S11(S)(S6 OR S7 OR S9)
S13      18385    S1(5N)(S4 OR S9)
S14     151628    S2(5N)S3
S15        167    S13(S)S14
S16         58    S13(5N)S14
S17          4    S15(S)S6
S18         55    S13(3N)S14
S19         91    S10 OR S12 OR S17 OR S18
S20         66    RD (unique items)
S21         69    S19 NOT PY>1998
S22         44    S20 NOT PD>980604
File  15:ABI/Inform(R) 1971-2000/Aug 17
          (c) 2000 Bell & Howell
File   9:Business & Industry(R) Jul/1994-2000/Aug 17
          (c) 2000 Resp. DB Svcs.
File 623:Business Week 1985-2000/Aug W1
          (c) 2000 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2000/Aug 17
          (c) 2000 The Gale Group
File 624:McGraw-Hill Publications 1985-2000/Aug 15
          (c) 2000 McGraw-Hill Co. Inc
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File 636:Gale Group Newsletter DB(TM) 1987-2000/Aug 17
          (c) 2000 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2000/Aug 17
          (c) 2000 The Gale Group
File  16:Gale Group PROMT(R) 1990-2000/Aug 17
          (c) 2000 The Gale Group
File 610:Business Wire 1999-2000/Aug 17
          (c) 2000 Business Wire.
File 148:Gale Group Trade & Industry DB 1976-2000/Aug 16
          (c)2000 The Gale Group
File  20:World Reporter 1997-2000/Aug 17
          (c) 2000 The Dialog Corporation plc
```

22/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01586437 02-37426
The murky world of network mergers: Searching for the opportunities for network competition
Balto, David A
Antitrust Bulletin v42n4 PP: 793-850 Winter 1997
ISSN: 0003-603X JRNL CODE: ANB
WORD COUNT: 19017

...TEXT: The fees charged by the networks, including interchange fees, are far less than those involving **credit cards** .19 Interlink charged additional **"annual** card service **fees** " and **"merchant** location **fees** ." When Maestro entered, it did not charge these fees. Of particular significance, Interlink initially charged...

22/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01443545 00-94532
Profits and balance sheet developments at U.S. commercial banks in 1996
Nelson, William R; Owen, Ann L
Federal Reserve Bulletin v83n6 PP: 465-489 Jun 1997
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 5451

...TEXT: most of the growth has been in the broad category "other noninterest income," which includes **merchant credit card fees** , **annual** cardholder **fees** , fees for servicing mortgages, and income from loans that have been securitized. Thus, the increase...

22/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01241242 98-90637
The 1996 software guide: Targeting and reaching the right customers more effectively
Anonymous
Direct Marketing v59n2 PP: 34-45 Jun 1996
ISSN: 0012-3188 JRNL CODE: DIM
WORD COUNT: 7220

...TEXT: complete lead/client activity log; automatic newsletter subscription management; single pay or installment sales; refunds; **automatic** product **renewals** ; commissions; **merchant** bank **credit card** processing; unlimited salespeople, vendors and products/ services; word processing merge; automatic followup for "inactive" clients...

22/3,K/4   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01187943 98-37338
Payment systems and antitrust: Can the opportunities for network competition be recognized?
Balto, David A
Federal Reserve Bank of St. Louis Review v77n6 PP: 19-40 Nov/Dec 1995
ISSN: 0014-9187 JRNL CODE: FSL
WORD COUNT: 14482

...TEXT: fees charged by the networks, including interchange fees, are far

less than those charged ● y **credit** **card** networks.(18) ● erlink charged
additional **annual** car● service **fees** and **merchant** l● tion **fees** .
When Maestro entered, it did not charge these fees. Of particular
significance, Interlink initially charged...

22/3,K/5 **(Item 5 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

01092928 97-42322
The battle against bloat
Punch, Linda
Credit Card Management v8n6 PP: 54-62 Sep 1995
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2717

...TEXT: the millions of cardholders that dropped out of its charge card
portfolio for enhancement-laden **bank** **cards** with lower **annual** **fees**
and a wider **merchant** base.

Among the new Optima products being tested by AmEx are three no-fee cards
...

22/3,K/6 **(Item 6 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

00955753 96-05146
Is the debit card revolution finally here?
Caskey, John P; Sellon, Gordon H Jr
Economic Review (Federal Reserve Bank of Kansas City) v79n4 PP: 79-95
Fourth Quarter 1994
ISSN: 0161-2387 JRNL CODE: EKC
WORD COUNT: 8588

...TEXT: retail transactions. To cover the operating costs of cash, checks,
and credit cards, banks charge **fees** both to consumers and to **merchants** .
Banks price these services in **two** ways. In some cases, they levy a fee
for each transaction. A bank might charge...

... depositor to write an unlimited number of free checks. Similarly, banks
generally charge consumers an **annual** fee for a **credit** **card** rather
than a fee for each transaction.

The distinction between transaction-based fees and account...

22/3,K/7 **(Item 7 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

00954512 96-03905
Counting the costs
Welch, Peter
Banking World v12n12 PP: 24-26 Dec 1994
ISSN: 0737-6413 JRNL CODE: BKW
WORD COUNT: 2312

...TEXT: and non-interest income is much higher for credit card lending
(the "other income" on **credit** **cards** includes **annual** **fees** and
merchant income from retailers). Operating costs are a little higher for
instalment compared with mortgage lending...

22/3,K/8 **(Item 8 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

00720561 93-69782
A business approach to budgeting
Rorrie, Colin C Jr; Gallery, Michael E
Association Management v45n5 PP: 84-106 May 1993
ISSN: 0004-5578 JRNL CODE: AMG
WORD COUNT: 2676

...TEXT: new titles added each year.

3. MEMBER SERVICES. This business line includes activities such as **membership** recruitment, a monthly scientific **journal** , an **annual** **membership** directory, an affinity **credit** **card** program, and a variety of insurance programs.

4. POLICY This business line encompasses a number...

22/3,K/9 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2000 Resp. DB Svcs. All rts. reserv.

01418718 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit Card Business: Closed to newcomers: Part III
(Indonesian government adopted new policies in 1995 on the credit card business, including tightening the capital requirement for issuers)
Indonesian Commercial Newsletter, v XXIII, n 190, p 13+
February 26, 1996
DOCUMENT TYPE: Newsletter ISSN: 0377-0001 (Indonesia)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 598

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...issuers have eliminated registration fees which range from Rp 50,000 Rp 100,000. Now, **credit** **card** issuers generally rely on **annual** **fees** , **merchant** discounts, interests and charges on cash advances. In Indonesia, the elimination of the registration fee...

22/3,K/10 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2000 Resp. DB Svcs. All rts. reserv.

01320576 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Interlink Seals An ISO Seam By Severing Its Network Fees
(Interlink has eliminated additional registration and annual fees for on-line debit)
Debit Card News, v 1, n 9, p 2
October 30, 1995
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 278

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...up a notch by Interlink. The California-based national point-of-sale network, owned by **Visa** , has eliminated registration and **annual** **fees** for independent sales **organizations** separate from the **fees** ISOs pay to sell Visa credit card transactions.

Visa members previously were assessed separate $5...

22/3,K/11 (Item 3 from file: 9)

01273454 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Battle Against BLOAT
(Credit card companies, issuers and acquirers are seeking ways to trim fat from their budgets)
Credit Card Management, v 8, n 6, p 54+
September 1995
DOCUMENT TYPE: Journal; Cover Story   ISSN: 0896-9329   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2793

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...the millions of cardholders that dropped out of its charge card
portfolio for enhancement-laden **bank   cards** with lower **annual   fees**
and a wider **merchant** base.

Among the new Optima products being tested by AmEx are three no-fee cards
...

   22/3,K/12   (Item 1 from file: 275)

01758812   SUPPLIER NUMBER: 16630583   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Advanced Communication, intouch take different approaches to music kiosks.
Electronic Marketplace Reports, v9, n4, p2(1)
Feb 21, 1995
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1187   LINE COUNT: 00091

TEXT:
        ...buyers to listen to audio samples. The new kiosk allows retail
customers to search product **databases** and reviews as well as place an
order. Retailers utilizing ACD's previewing kiosk include a wide variety of
book, music and mass **merchant** retailers, including Barnes & Noble and
Tower Records. While Scibora wouldn't disclose the retailers likely...

...he said they are existing customers. The kiosk contains an electronic
version of the Schwann **database** , which consists of more than 120,000
recordings of popular and classical music. Users can...

...CD Review Digest from 40 separate publications. About two-thirds of the
recordings in the **database** are reviewed. Customers can order music titles
from the system and send them as gifts...
...the iStation. In order to operate the iStation preview kiosk, users need
to apply for **membership** cards which must be inserted into the kiosk (EMR,
May 24,'94). ACD sees **membership** programs as "the biggest obstacle" to
usage, according to Scibora. Many people, particularly "older generations
...

...to enter personal information, he explained. ACD only asks the user for
information, such as **credit   card** numbers, necessary to carry out a
transaction. People should have the freedom and opportunity to...

...at the iStation's data collection strategies, something must be said for
the qualified marketing **database** it builds for product marketers. intouch
(San Francisco, CA) is developing integrated marketing programs with
advertisers and sponsors of its iStation based on comprehensive data
generated from the **database** . The company tracks demographics, user
selections and preferences, and works with the marketer to develop...

...as how they rate albums, ad hoc inquiries, and what their preview
activities are at **point -of-sale** . For example, intouch group developed a

direct mail campaign for ●rank Sinatra's new Duet...over ● million iCard
subscribers. The company●aims to have made 5.5 million ●ss **monthly**
impressions on users in 1994, and projects to make 15.6 million in 1995.
According...

 22/3,K/13   **(Item 1 from file: 624)**
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

0699942
**DUALITY IN PAYMENT SYSTEMS: ANTITRUST ISSUES: Current Industry Practice
    and Regulation Permit Joint Ventures Involving Credit Cards, Automated
    Teller Machines, and Point-of-Sale Networks. The Author Suggests that a
    Nondual System Would Yield More Systems Competition, Attractive
    Products, and Product Innovation, Without Increased Costs.**
S&P's Review of Banking and Financial Services May 31, 1995; Pg 105; Vol.
    11, No. 10
Journal Code: BFS   ISSN: 1051-1741
Word Count: 3,751   *Full text available in Formats 5, 7 and 9*

BYLINE:
David A. Balto*

TEXT:
... The fees charged by the networks, including interchange fees, are far
less than those involving **credit   cards** .10 Interlink charged additional
`` **annual**   card  service  **fees** " and ``**merchant** location **fees** ." When
Maestro entered, it did not charge these fees. Of particular significance,
Interlink initially charged...

 22/3,K/14   **(Item 2 from file: 624)**
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

0055093
CHARGING IT FOR CHARITY ISN'T ALL THAT SIMPLE
Business Week   February 1, 1988; Pg 95; Numer 3036
Journal Code: BW   ISSN: 0007-7135
Section Heading: Personal Business
Word Count: 487   *Full text available in Formats 5, 7 and 9*

BYLINE:
EDITED BY DONALD H. DUNN

Troy Segal

TABLE:
...NATL. GOLF FOUNDATION Visa $4 of $20 annual fee;
                                        0.2% of purchases
NFL CHARITIES   **Visa**   5% of pooled **annual
                                        fees** and interest
SIERRA **CLUB**   **Visa**   0.5% of purchases
DATA: BW

 22/3,K/15   **(Item 1 from file: 813)**
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0925255   NYF013
IT'S LITTLE THINGS THAT COUNT AT TAX TIME FOR EMPLOYEES

DATE: March 15, 1996   09:05 EST   WORD COUNT: 384

...Top 10 categories of unreimbursed expenses ripe for deduction,

say Florida's CPAs a⬤:

1. **Subscriptions** to professional **magazines** and newsletters.

2. **Annual dues** of **credit cards** used for business.

3. Business gifts, up to $25 per recipient.

4. Business calls from...

22/3,K/16 **(Item 1 from file: 636)**
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

03104803   Supplier Number: 46350347   (USE FORMAT 7 FOR FULLTEXT)
MULTIMEDIA AND CD-ROM DIRECTORY - 15th Edition (CD-ROM) [Review]
Online Newsletter, v17, n5, pN/A
May 1, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 572

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...MacMillan Press (London). -- The opening screen immediately offers
access to: Companies, Titles, Hardware & Software, Books, **Journals** ,
Conferences, Glossary, Demonstrations (4), Entry Forms (to be filled out
for inclusion in the listings...

...printer - something even Microsoft hasn't learned yet! -- Prices:
Combined print (both publications + CD-ROM) **annual subscription** (with
semi-**annual** update): $409 including shipping and handling. / CD-ROM
edition: $199 **annual subscription** including shipping and handling,
includes **two** editions per year - December and June). ISBN 1-56159-187-4.
/ CD-ROM Directory 1996...
...at)tfpl.demon.co-uk -or- //http:www.tag.co.uk/tfpl/tfplhome.htm Major
credit cards accepted. -- This directory is one of our
highly-recommended "Bibles for **Database** Selection" as a basic
professional reference tool for both users and producers in the online...

22/3,K/17 **(Item 2 from file: 636)**
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

03101105   Supplier Number: 46342004   (USE FORMAT 7 FOR FULLTEXT)
NEWS BRIEF: MONTHLY COVERS DIRECT MAIL/MARKETING
Business Publisher, v10, n18, pN/A
April 30, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 58

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...mailings and marketing. The service describes and summarizes direct
mailings in ten fields (clothing catalogs, **credit cards** , **periodicals** ,
e.g.). An **annual subscription** , where subscribers choose one of the ten
fields, costs $795.

22/3,K/18 **(Item 3 from file: 636)**
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02903047   Supplier Number: 45902910   (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY - 14th Edition (CD-ROM - TFPL) [Review]

Online Newsletter, v16, ●1, pN/A
Nov 1, 1995
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 562

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...of the 'Online Newsletter' this issue -ed.). This directory is one of
the "Bibles for **Database** Selection" which are cited in the 'Online
Newsletter' each year. The most recent 1995 14th...

...CD-ROM XA, CDTV, DVI, and VIS). More than 8,000 CD-ROM companies and
organizations are also included in this CD-ROM directory. The CD-ROM
edition contains eight separate **databases** : Glossary & Introduction,
Companies, Titles, Hardware, Software, Conferences, **Journals** and Books.
Although the separate **databases** cannot be cross-searched at one time, the
Windows version of the CD-ROM alleviates...
...1.9 MB hard disk space (plan on 2.5 MB). -- Combined print/CD-ROM
annual subscription : $229 including shipping and handling. CD-ROM
edition: $149 **annual subscription** including shipping and handling,
includes **two** editions per year - December and June). Single CD-ROM copy:
$99 including shipping and handling...

...71 251-5522. Fax: +44 71 251-8318. Internet:
10067.1560(at)compuserve.com. Major **credit cards** accepted. -- This
directory (easy to use in -either- the print or CD-ROM editions) continues
as one of our highly-recommended "Bibles for **Database** Selection" as one
of the basic professional reference tools for both users and producers in
...

    22/3,K/19   (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02903046   Supplier Number: 45902909 (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY (Print edition) 1995 13th edition [Review]
Online Newsletter, v16, n11, pN/A
Nov 1, 1995
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 454

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...I, CD-ROM XA, CDTV, DVI, and VIS). The number of CD-ROM companies and
organizations contained in this most recent edition now numbers 8,000
worldwide. Multimedia titles include all...

...Company Information; CD-ROM Titles/Electronic Books; Multimedia CD
Titles; Hardware; Software; Conferences and Exhibitions, **Journals** , and
Books. Seven indexes include: Subject, Macintosh-compatible Titles,
Retrieval Software, Company Activity, Country, Contacts...

...December 1994. 1198 pages. Price: $149.00 (plus shipping and handling).
CD-ROM edition: $149 **annual subscription** , including shipping and
handling, includes **two** editions per year - December and June). Single
CD-ROM copy: $99, including shipping and handling. Combined print/CD-ROM
annual subscription : $229, including shipping and handling. Prices vary
slightly in Canada and internationally. -- For further information...

...71 251-5522. Fax: +44 71 251-8318. Internet:
10067.1560(at)compuserve.com. Major **credit cards** accepted. -- Other
CD-ROM directories contain such a low number of listings that we simply...

...our readers to them. - This directory continues as one of our
highly-recommended "Bibles for **Database** Selection" as a basic

professional reference t●l for both users and producers   the online...

22/3,K/20   (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02903044   Supplier Number: 45902907   (USE FORMAT 7 FOR FULLTEXT)
BIBLES FOR DATABASE SELECTION - 1995
Online Newsletter, v16, n11, pN/A
Nov 1, 1995
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 778

...   editions (for reviews of both the print and CD-ROM editions see the
"Publications" and **"Databases** " sections of the 'Online Newsletter' this
issue -ed.). The latest number of CD-ROM products...

...CD-ROM XA, CDTV, DVI, and VIS). More than 8,000 CD-ROM companies and
organizations are also included in this latest CD-ROM directory. Combined
print/CD-ROM **annual   subscription** : $229. CD-ROM edition: $149 **annual
subscription** , includes **two** editions per year - December and June).
Single CD-ROM copy: $99. Print edition (13th): ISBN...

...71 251-5522. Fax: +44 71 251-8318. Internet:
10067.1560(at)compuserve.com. Major **credit   cards** accepted.
    Gale Directory of Databases - Kathleen Lopez Nolan, Editor - This
directory is also available online...

22/3,K/21   (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02531821   Supplier Number: 45102564   (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY 12th Edition (CD-ROM - TFPL) (Review)
Online Newsletter, v15, n11, pN/A
Nov, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 665

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...of the 'Online Newsletter' this issue -ed.). -- This directory is one of
the "Bibles for **Database** Selection" which are cited in the 'Online
Newsletter' each year. The most recent 1994 12th...

...as CD-I, CD-ROM XA, CDTV, DVI, and VIS) - and CD -ROM companies and
organizations contained in this most recent edition now numbers 3,800
worldwide. -- The CD-ROM edition has eight -separate- **databases** : Glossary
& Introduction, Companies, Titles, Hardware, Software, Conferences,
Journals and Books. The emphasis here is on the word "separate", because
this was a past...
...s first CD-ROM edition (see 'Online Libraries and Microcomputers' March
1991 p.9). The **databases** should still be consolidated or search software
modified to globally search the complete disc. -- The...

...significantly better than the DOS version. In addition, the Windows
version made the eight -separate- **databases** easier to select and view
(see comments above). The CD-ROM uses CD Answer search...

...edition (considering two issues per year) (other publishers please take
note). Combined print/CD-ROM **annual   subscription** : $246 (plus shipping
and handling). CD-ROM edition: $155 **annual   subscription** (plus shipping
and handling, includes **two** editions per year - December and June). Single
CD-ROM copy: $102 (plus shipping and handling...

...71 251-5522. Fax: +44 71 251 -8318. Internet:
10067.1560(at)compuserve.com. Major **credit   cards** accepted. -- This
directory (easy to use in -either- the print or CD-ROM editions) continues
as one of our highly-recommended "Bibles for **Database** Selection" as a
valuable and essential professional reference tool for both users and
producers in...

 22/3,K/22   (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02531820   Supplier Number: 45102563 (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY (Print edition) 1994 11th edition (Review)
Online Newsletter, v15, n11, pN/A
Nov, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 552

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...I, CD-ROM XA, CDTV, DVI, and VIS). The number of CD-ROM companies and
organizations contained in this most recent edition now numbers 3,800
worldwide. This is a staggering...

...carefully distinguish between "apples" and "oranges". For example,
Volume 2 of the 'Gale Directory of **Databases** ' includes CD-ROM, magnetic
tape, handheld, and batch access **database** products, yet it totals only
approximately 3,765 products for -all-of those categories. In...

...Company Information; CD-ROM Titles/Electronic Books; Multimedia CD
Titles; Hardware; Software; Conferences and Exhibitions, **Journals** , and
Books. Seven indexes include: Subject, Macintosh-compatible Titles,
Retrieval Software, Company Activity, Country, Contacts...

...December 1993. 1034 pages. Price: $149.00 (plus shipping and handling).
CD-ROM edition: $155 **annual   subscription** (plus shipping and handling,
includes **two** editions per year - December and June). Single CD-ROM copy:
$102 (plus shipping and handling). Combined print/CD-ROM **annual
subscription** : $246 (plus shipping and handling). Prices vary slightly in
Canada and internationally. -- For further information...

...71 251-5522. Fax: +44 71 251-8318. Internet:
10067.1560(at)compuserve.com. Major **credit   cards** accepted. -- This
directory continues as one of our highly-recommended "Bibles for **Database**
Selection" as a valuable and essential professional reference tool for both
users and producers in...

 22/3,K/23   (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02449277   Supplier Number: 44890653 (USE FORMAT 7 FOR FULLTEXT)
**Operations - ICard Issuers Plug the Expense Dike With Fees for Document
 Retrievals**
Credit Card News, pN/A
August 1, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1016

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
With profit margins squeezed by the demise of **annual   fees** and more
convenience use, **credit   card** issuers are looking under every rock for

extra income. Some issue have found a bit of change by arging cardholders document-retieval **fees** in disputed transactions. But as document charges slowly gain a foothold, debate is raging over whether imposing the controversial **fees** is the smart thing to do in an era when card issuers are trying to portray themselves as customer friendly. A **Credit Card** News survey of 15 of the largest card issuers shows at least four charge document -retrieval **fees** ranging from $2 to $5. Such **fees** are charged after a customer disputes a transaction and requests a copy of a sales...

...Discover, Bank of America, Household Bank and NationsBank of Delaware. Issuers say how often such **fees** are charged varies with individual circumstances, and **several** say they have had the **fees** in cardholder agreements for years. Discover, which imposed a $5 retrieval fee last year, is one of the most recent issuers to charge such **fees** . Customer Displeasure But retrieval **fees** scare **many credit card** issuers because of potential negative customer reaction. A number of issuers that heavily promote their...

...Plainview, N.Y.-based Cardholder Management Services. Some observers even question the legality of retrieval **fees** . Financial -services attorney Anita Boomstein, a partner with Hughes Hubbard & Reed, New York, says the federal government prohibits issuers from charging **fees** to resolve billing errors. And the Truth in Lending Act and the Federal Reserve's...

...to say, 'Don't do anything that will make it a problem for customers to **file** a dispute with you,'" Boomstein says. But some consultants say issuers should give retrieval **fees** a close look. "These kinds of **fees** ought to be related to profitability and efforts expended that would not have resulted in...

...director of CardSystems Inc., an Austin, Texas, consulting firm that works with more than 100 **merchant** acquirers and issuers on operational and technology matters. "They're so worried about losing customer base." Explicit Charges None of the issuers would say how much revenue the **fees** produce. **Credit Card** News estimates that if a $3 fee were charged every time a consumer's complaint is found to be without substance, **Visa** U.S.A. and MasterCard International members could get an extra $6.6 million annually...

...pales in comparison to the estimated $1.9 billion issuers got through late and overlimit **fees** last year (CCN, April 1), retrieval **fees** nonetheless may represent an overlooked source of revenue to offset retrieval costs. The card associations charge issuers up to $6 for retrieving sales drafts from **merchant** acquirers. Based on an estimated 191 million **bank card** accounts last year, an issuer with 1 million accounts would get an average of $34...

...research analyst at Sanford C. Bernstein & Co., New York. "The question is, with dropping the **annual** fee, do you unbundle those services with the card and charge explicitly for them? It...
...t say how much revenue the fee produces. Little Negative Feedback Other issuers have retrieval **fees** in their cardholder agreements but seldom charge them. Household, for instance, reserves the right to...

...5 for copies of sales slips and $2 for statements. But a spokesperson says the **fees** are rarely levied unless a cardholder is making excessive copy requests. Likewise, NationsBank responds to...

...copies of sales drafts and statements, but would not discuss the fee in detail. Retrieval **fees** are still obscure enough that the **Bankcard** Holders of America, a prominent consumer group, hasn't paid any attention to them. "I...

...says Executive Director Ruth Susswein. "Issuers are looking for all different ways to tack on **fees** ." Even issuers that don't charge retrieval **fees** say they may be the wave of

22/3,K/24   (Item 9 from file: 636)

02054436   Supplier Number: 43750600   (USE FORMAT 7 FOR FULLTEXT)
THE CD-ROM DIRECTORY - 1993 9th edition (Review)
Online News, v14, n4, pN/A
April, 1993
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 511

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...CD-I, CD-ROM XA, CDTV, DVI, and VIS titles). The number of companies and
 organizations now number 2,826. This is a very substantial number of
products and participants when...

...ROM directories must distinguish between "apples" and "oranges". Volume
2 of the 'Gale Directory of **Databases** ' (formerly Cuadra) includes CD-ROM,
magnetic tape, handheld, and batch access **database** products, yet it
totals only approximately 2,900 products for -all- categories. Many other
CD...

...Company Information; CD-ROM Titles/Electronic Books; Multimedia CD
Titles; Hardware; Software; Conferences and Exhibitions, **Journals** , and
Books. Seven indexes include: Subject, Macintosh-compatible Titles,
Retrieval Software, Company Activity, Country, Contacts, and Index of
Advertisers. -- The CD-ROM edition (published twice per year) permits
searching the **database** across all fields. TFPL's latest CD-ROM includes
CD Answer retrieval software in four...

...1992. 1072 pages. Price: $165.00 (plus shipping and handling). CD-ROM
edition: $220.00 **annual   subscription** (plus shipping and handling)
includes **two** discs per year (January and July). Combined print/CD-ROM
annual   subscription : $320.00 (plus shipping and handling). -- For
further information or ordering contact: TFPL Publishing, 1301...

...London EC1M 6DS England. Telephone: +44 71 251-5522. Fax: +44 71
251-8318. Major **credit   cards** accepted. (Distributors in North America
also include Pemberton Press and Omnigraphics, Inc.) -- This directory
continues as one of our highly-recommended "Bibles for **Database**
Selection" and is a valuable and essential professional reference tool for
both users and producers...

22/3,K/25   (Item 10 from file: 636)

01888991   Supplier Number: 43273676   (USE FORMAT 7 FOR FULLTEXT)
DISCOVER IS BOXED IN BY AN INTEREST-RATE DILEMMA
Credit Card News, pN/A
Sept 1, 1992
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 506

...   rival MasterCard International says Discover generates 83% of its
revenues from interest and 12% from **merchant   fees** . In contrast, **annual**
 fees comprise 5% of **bank   card** revenues, and, looked at another way,
represent about half of issuers' profits (CCN, April 1...

22/3,K/26   (Item 11 from file: 636)

01875949   Supplier Number: 43237479 (USE FORMAT 7 FOR FULLTEXT)
**WHAT TO DO?: DISCOVER CARD SERVICES may have painted itself into a corner
with its no-fee but high-interest-rate Discover**
CardFAX, pN/A
August 19, 1992
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 224

     (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...arch-rival MasterCard International, Discover generates 83% of its
revenues from interest and 12% from **merchant   fees** . Though Discover has
a cashback feature to go along with no annual fee, it may...

...Corp., estimates that Discover's return on assets is about 1%, healthy
but lower than **many   bank   cards** with **annual   fees** . A Discover
spokesperson will only say the company is considering changing its pricing
structure.

  22/3,K/27   (Item 12 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01424149   Supplier Number: 41874802 (USE FORMAT 7 FOR FULLTEXT)
NEXT PAGE:
CardFAX, pN/A
Feb 18, 1991
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 90

     (USE FORMAT 7 FOR FULLTEXT)
TEXT:
The publishing industry is preparing to launch an aggressive new strategy
to **automatically** renew **magazine   subscriptions** on **credit   cards** .
The strategy, devised by consultant Robert A. Bader Associates, involves 12
publishers and 50 tilles...

  22/3,K/28   (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2000 The Gale Group. All rts. reserv.

01436410   Supplier Number: 46784818 (USE FORMAT 7 FOR FULLTEXT)
WINPURCHASE OPENS FOR BUSINESS - FIRST WEB "PUBLISHING FOR ALL OF US"
News Release, pN/A
Oct 8, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1020

     (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...account on a secure Wave server. Users will establish a cash account
secured by a **credit   card** . Each time a purchase is made, the amount of
the purchase is debited **automatically** from the cash account. WINPurchase
customers simply click on a payment button on the seller's web page, and
the transaction will be completed with the **automatic** unlocking of the
content for the buyer. WINPurchase customers can buy a wide range of...

...WINPublishers includes: AIMS Multimedia, Aristo, Arome, BeachWare,
Berkeley Systems, CD-ROM Galleries, Discovery Channel, EnviroMedia,
FileABC , Headbone Interactive, ICE, Inc., Invest Learning, Lightspeed
Interactive, Miller Associates, Modern Media Ventures, The Music...

...Schuster Interactive,⬤ecom, Strategic Simulations, U⬤ed Media and
Virtus. Content includes⬤ewsletters, images, photos, re⬤arch, **databases**
, audio and video selections, cartoons, screenplays, short stories, poems
and software. Transactions on the service...

...services that require lengthy processes to qualify for providing on-line
transactions and minimum transaction **fees** of no lower than 25 cents.
WINPublish is also the first service that allows publishers...

...web consulting and training for the last two years. In his consulting he
has guided **several** dozen resellers' and business **organizations** '
Internet strategies. He managed the development of the country's first
microcomputer-based energy audit...

 22/3,K/29   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

05023295   Supplier Number: 47375978   (USE FORMAT 7 FOR FULLTEXT)
Merchants: EC Hosting Service
American Banker, p26
May 12, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 106

     OrderEasy allows consumers to order products from **multiple**
merchants with a single **credit**   **card** transaction. The service gives
merchants immediate use of a **database** server, shopping cart and
transaction server. Set up **fees** range from $100 to $750, depending on the
number of products and transactions. **Monthly** recurring **fees** range from
$15 to $300; transaction **fees** start at 2.5 percent. The Internet Mall,
408-863-7110.

 22/3,K/30   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03968850   Supplier Number: 45755874   (USE FORMAT 7 FOR FULLTEXT)
Cover Story
Credit Card Management, v0, n0, p55
Sept, 1995
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2773

...   the millions of cardholders that dropped out of its charge card
portfolio for enhancement-laden **bank**   **cards** with lower **annual**   **fees**
and a wider **merchant** base.
     Among the new Optima products being tested by AmEx are three no-fee
cards...

 22/3,K/31   (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

01571006   Supplier Number: 41926378
Magazine Renewals Becoming Automatic
The New York Times, pC10
March 11, 1991
Language: English   Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:
...Assoc, a publishing consulting firm, developed the Auto Renew system, in

which readers can charge magazine subscriptions on the Visa or Mastercard accounts and authorize **automatic** renewal whenever the subscription expires. These subscriptions then continue automatically unless the subscribers cancel them...

22/3,K/32   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

09838674   SUPPLIER NUMBER: 19714443   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Targeting and reaching the right customers more effectively.(Special Report: Annual Computer Software Guide)
Galenskas, Stephanie Mariel
Direct Marketing, v60, n1, p23(11)
May, 1997
ISSN: 0012-3188   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7000   LINE COUNT: 00613

...   complete lead/client activity log, automatic newsletter subscription management, single pay or installment sales, refunds, **automatic** product **renewals** , commissions, **merchant** bank **credit   card** processing (optional), unlimited salespeople, vendors and products/services, word processing merge, automatic follow-up for...

22/3,K/33   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08924426   SUPPLIER NUMBER: 18581507   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 1996 software guide. (part 2)
Direct Marketing, v59, n2, p34(12)
June, 1996
ISSN: 0012-3188   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7941   LINE COUNT: 00698

...   complete lead/client activity log; automatic newsletter subscription management; single pay or installment sales; refunds; **automatic** product **renewals** ; commissions; **merchant** bank **credit   card** processing; unlimited salespeople, vendors and products/ services; word processing merge; automatic followup for "inactive" clients...

22/3,K/34   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07296598   SUPPLIER NUMBER: 16033748   (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Development tailors ACH software to PCs. (Brief Article)
Sullivan, Deidre
American Banker, v159, n113, p17(1)
June 14, 1994
DOCUMENT TYPE: Brief Article   ISSN: 0002-7561   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 365   LINE COUNT: 00029

...   drafts and loan payments to other banks through AutoDraft. They also use for processing their **Visa   merchant   monthly** discount **fees** .
      In addition, Farmers and **Merchants** markets the product to their customers. A local spa, for example, uses it to draft...

22/3,K/35   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06733299   SUPPLIER NUMBER: 14516091   (USE FORMAT 7 OR 9 FOR FULL TEXT)

As cobranding speeds up, local hops aboard. (bank card marketing)
Meece, Mickey
American Banker, v158, n196, p15(1)
Oct 13, 1993
ISSN: 0002-7561   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 688   LINE COUNT: 00065

...   21   Associates

        *All cards are MasterCard or Visa except Amoco Torch Club, which
        is Diners **Club**
      Most programs charge **membership fees . There is no **annual**
credit
        card fee except on Torch Club, $55

                                        Source: The Nilson Report

 22/3,K/36   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06500970   SUPPLIER NUMBER: 14190704   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Simmons carves niche. (Simmons First National Corp.)(includes related
 article) (Company Profile)**
Smith, David
Arkansas Business, v10, n26, p1(3)
June 28, 1993
DOCUMENT TYPE: Company Profile   ISSN: 1053-6582   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 2416   LINE COUNT: 00184

...   card business comes from interest and another 50 percent comes from
fees. The fees include **annual** charges to **credit   card** holders and
merchants ' fees .
      "So, in essence, last year we weren't making 8 percent |on the credit
cards...

 22/3,K/37   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05232415   SUPPLIER NUMBER: 15410173   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Magazines test "till forbid" programs. (automatic renewals) (Circulation
 Insider)**
King, Elliot
Target Marketing, v14, n2, pC2(3)
Feb, 1991
ISSN: 0889-5333   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1600   LINE COUNT: 00125

...ABSTRACT: forbid program in the US. A common approach in Europe, a till
forbid system allows **magazine** subscribers to renew their **subscriptions
automatically** through their **credit   cards** . The subscription will stop
only when the subscribers notify the magazine or their credit company...

 22/3,K/38   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05220663   SUPPLIER NUMBER: 11313992   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Titles turn to credit card billing to boost renewals. (Circulation)
Masterton, John
Direct, v3, n2, p16(1)
Feb, 1991
ISSN: 1046-4174   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT

WORD COUNT: 622   LINE COUNT: 00050

...   For instance, 14 percent of the Harper's renewal file gave the OK
when the **monthly   magazine** tested **automatic   renewal** (without **credit
card** payment) but its fulfillment house came up short on execution.
"We're a little gun...

22/3,K/39   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04801154   SUPPLIER NUMBER: 09338641   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Benson: lists, testing not getting their due. (Dick Benson)
Barney, Lee
Folio: the Magazine for Magazine Management, v19, n9, p83(1)
Sept 1, 1990
ISSN: 0046-4333   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 322   LINE COUNT: 00025

...   will be a major breakthrough in the magazine business," he says.
"People have talked about **credit   cards** and **automatic   renewal** for
magazines , but I have yet to see examples of those work."

22/3,K/40   (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04147965   SUPPLIER NUMBER: 07880333   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**From the boardroom. (National Automated Clearing House Association chairman
of the board David Kvederis) (interview)**
Corporate EFT Report, v9, n17, p4(2)
August 23, 1989
DOCUMENT TYPE: interview   ISSN: 0272-0299   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1240   LINE COUNT: 00092

TEXT:
       ...our customers. On the originating side, it is less expensive for
banks to receive a **file** and originate outbound transactions than it is to
process checks. Again, I see a cost...

...United States, lower processing costs and quicker notice of return
items. Another growth area is **POS** /ACH. In areas where **POS** /ACH has been
used, the volumes are staggering and I think we will continue to ballot by
a very narrow margin, but we will continue to **push** for a rule change for
mandatory self audits, which is acceptable to all members. CEFTR...

...currently under way is just a first step toward developing a marketing
style within the **organization** . One of the biggest issues facing us is
defining the role of NACHA down the road, vis-a-vis the local associations
and direct **membership** . As the financial community continues to
consolidate and interstate banking grows, there may be fewer...

...have to position itself for this change. Also, we need to work with the
Fed, **Visa** and other private-sector ACH processors to move to an
all-electronic system. In addition...

22/3,K/41   (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

03899899   SUPPLIER NUMBER: 07508045   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The new EasyNet patent: "we're selling the user standardization." (Telebase
Systems' EasyNet Knowledge Gateway) (interview)**
Cornog, Martha

...   early punched card retrieval systems). Mechanical stuff. Before us, there was very little, if anything. **MC** : How charmingly quaint--like kerosene lamps! So now that exactly has Telebase patented. JC: A system for retrieving information from two or more **databases** having at least two different languages. RK: It's not just gatewaying. There's gatewaying...

...multiple hosts to one. JC: Another feature that makes it patentable is its capability of **automatically** selecting the **databases** . That doesn't exist in other interfaces. **MC** : The user-friendly from end is widely used by just about everybody. But you've...
...market out there for novice users that hadn't been properly addressed by the hosts. **MC** : Certainly, EasyNet itself has been validated by the number of **organizations** remarketing it. What's the latest count? GF: Sixteen--representing **several** types of **organizations** , including telecommunications companies like Western Union and hosts like CompuServe. Of the first type, we...

...telephone, and telegraph). JC: And of the second type, we've been talking to some **database** producers turned hosts, who want to remarket EasyNet, but we can't say yet who they are. **MC** : More producers now are putting up their own **databases** --**databases** that aren't up on the major vendors. JC: Yes, Chemical Abstracts started that trend when they kept their abstracts off Dialog and formed their own host, STN. **MC** : And now BIOSIS has started the BIOSIS Connection for vending some of its own **databases** . RK: Right. And some **organizations** like these are saying. "Why can't our customers also have access to the rest...

...distribution, and the role of the smart gateway--like EasyNet--is getting greater and greater. **MC** : If that's the case, I can understand Telebase's wanting to protect its position...

...two targets at the same time establish ourselves in the marketplace and protect the technology. **MC** : The two together must just about guarantee that EasyNet won't have any competition! JC...

...well. If we do that successfully, then the patent merely reinforces our overall corporate strength. **MC** : What's ahead for Telebase? JC: We've already **filed** for additional patents on EasyNet enhancements. We're not going to sit back on the...

...been developments at Telebase since 1984 (when the patent was applied for), so we have **filed** for continuations. Much of our effort is devoted to developing the service, bringing in new features to raise EasyNet's IQ. **MC** : Like what? GF: We've announced the Common Command Language search option plus the SmartSCAN feature which allows you to search clusters of **databases** and vendors. JC: Also, we've brought up stock quotes on EasyNet, and coming up...

...It's for libraries and fits in a carrel. You can get all the EasyNet **databases** or a subset of 48. For the 48, we have a flat fee **subscription** : unlimited access for $20,000/year. That compares very favorably with CD-ROM. To beat it, you'd have to get all 48 CD-ROM **database** **subscriptions** and equipment at less than $500/**database** . **MC** : You mentioned in the January IT that CD-ROM **subscriptions** currently run about $2,000/year. RK: Right. So we have a better solution for ...profile and then create mailing lists against that profile online from the Dun and Bradstreet **files** . When it was being tested, the police in Lower Merion were looking for a murderer...

02032530   SUPPLIER NUMBER: 03218389   (USE FORMAT 7 OR 9 FOR FULL TEXT)
There's no such thing as a free check. (banking survey)
Weberman, Ben
Forbes, v133, p117(6)
April 9, 1984
CODEN: FORBA   ISSN: 0015-6914   LANGUAGE: ENGLISH   RECORD TYPE:
   FULLTEXT
WORD COUNT: 688   LINE COUNT: 00054

...   next three to five years. About one-quarter of Southeast's
noninterest income comes from **credit   card** operations, **annual** card
fees and **merchants** ' charges. Some other major components of income
include monthly deposit maintenance fees, trust management fees...

 22/3,K/43   (Item 1 from file: 20)
DIALOG(R)File   20:World Reporter
(c) 2000 The Dialog Corporation plc. All rts. reserv.

01540083 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ClassMates.com and AT&T WorldNet Service Connect Through
BUSINESS WIRE
May 04, 1998   17:29
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 604

     ... establish contact with old friends. Under terms of the agreement,
ClassMates.com will provide free **memberships** for anyone who selects AT&T
WorldNet   Service   as   their   Internet **service   provider**   via the
ClassMates.com web site. The **membership** will be active for as long as the
customer uses AT&T WorldNet Service. The Internet **service   provider** will
further enhance the deal by providing one free month of unlimited service.
Getting connected...

... Conrads, founder   and   president of ClassMates.com "The gateway to
everything, though, is the Internet **service   provider** ," he added. **"Many**
 of our members place a great deal of value on trusted, well-established
names. In...

... news   to online   shopping   to reconnecting with friends and family."
ClassMates.com is   an   affiliation **database** company serving high school
alumni across North America. Known for its tagline: "Find old friends...

...000 people. ClassMates.com's visitor count now totals more than 400,000,
with an **annual**   growth rate of more than 700%. AT&T WorldNet Service is
the largest direct Internet **service   provider** in the United States,
serving more than 1 million subscribers. It is expanding availability of...

... plan. Under this plan subscribers view their AT&T bills online and pay
with a **credit   card** . AT&T WorldNet Service software for Windows 95,
Windows 3.1, Windows 3.11 for...

 22/3,K/44   (Item 2 from file: 20)
DIALOG(R)File   20:World Reporter
(c) 2000 The Dialog Corporation plc. All rts. reserv.

01363914 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Investor Features Syndicate: Free Content From All-Star -3-
PR NEWSWIRE
April 13, 1998   1:30
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1176

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   The   company claimed it offered franchisees the products, services
and marketing   support to   become   Internet **service**   providers , making
sales to the public through so-called "affiliates." **Fees** started at
$3,000 and ranged up to $10,000 plus **monthly** "maintenance" **fees** of up
to $250/month. The company claimed that franchisees could obtain up to 100
...

... a complete and accurate disclosure statement, containing 20 different
categories of information. When the Commission **files** a complaint, this is
not a finding or ruling that the defendant has actually violated...

... or a student need not have mastered college-level math to know that
multiplying the **fees** by tens of thousands of victims' dollars adds up to
big money. "The National Association...

...many restrictions and hard-to-meet conditions. Sometimes you're asked to
join a vacation **club** . Or, a vacation for **two** includes airfare only for
one. Or, the deal is available only during peak season. o...

... your credit report. It's simply not possible. Accurate, negative
information remains in your credit **file** for seven years. No credit-repair
company can take it out. AUNTIE SPENDER'S ADVICE...

... mail; send a check or money order o Never give out your Social Security
or **credit**   **card** number unless you know or have confidence in the
recipient. o To check out a...

```
Set     Items    Description
S1      32607    (SMART OR CHIP OR CREDIT OR BANK OR CHARGE)()CARD? OR CRED-
                 ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD?
                 OR SMARTCARD?
S2      279341   CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                 ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3      56245    RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4      598279   ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                 OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                 ()ORDER? OR APPROVAL()PLAN? ?
S5      284124   DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6      16565    (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                 S3)
S7      9730     POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                 )PROCESSOR?
S8      151      S1 AND S2 AND S3
S9      42       S8 AND S4
S10     3        S9 AND (S5 OR S6)
S11     122      S1(S)S2(S)S3
S12     35       S11 AND S4
S13     9        S11(S)(S5 OR S6)
S14     8        S8 AND S6
S15     46       S10 OR S12 OR S13 OR S14
S16     46       RD (unique items)
S17     44       S16 NOT PY>1999
S18     40       S17 NOT PD>990604
File   77:Conference Papers Index 1973-2000/Jul
           (c) 2000 Cambridge Sci Abs
File   35:Dissertation Abstracts Online 1861-2000/Jul
           (c) 2000 UMI
File  583:Gale Group Globalbase(TM) 1986-2000/Aug 17
           (c) 2000 The Gale Group
File    2:INSPEC 1969-2000/Aug W2
           (c) 2000 Institution of Electrical Engineers
File   65:Inside Conferences 1993-2000/Aug W2
           (c) 2000 BLDSC all rts. reserv.
File  233:Internet & Personal Comp. Abs. 1981-2000/Jul
           (c) 2000 Info. Today Inc.
File   99:Wilson Appl. Sci & Tech Abs 1983-2000/Jul
           (c) 2000 The HW Wilson Co.
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01306150 ORDER NO: AAD93-24194
ORGANIZING FOR MARKETING ORIENTATION IN CONSUMER SERVICES FIRMS
    Author: TEOPACO, JOHN L.
    Degree: D.B.A.
    Year: 1993
    Corporate Source/Institution: HARVARD UNIVERSITY (0084)
    Source: VOLUME 54/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
             PAGE 1467. 526 PAGES
    Descriptors: BUSINESS ADMINISTRATION, MARKETING
    Descriptor Codes: 0338

        The purpose of this study is to investigate the **organizational**
design elements, and salient environmental and company factors involved in
consumer services firms with a marketing or customer satisfaction
orientation.
        Initial chapters review the pertinent services marketing, macro
organizational behavior, and marketing **organization** literature in order
to identify the special **organizational** requirements for the marketing
function in services companies. The review indicates that structural forms
are **organizations** ' responses to the complexity and dynamism of the
environments in which they operate. These structures reflect the
information processing requirements of **organizations** for reducing
uncertainty in the performance of **organizational** tasks and
decision-making.
        The literature review also shows that the simultaneous nature of the
service product's production and consumption poses special requirements for
 organization . **Two** kinds of marketing functions now have to be
addressed: conventional marketing (4Ps) and interactive marketing (customer
service procedures, personnel, customers, and physical support).
Subsequently, this study hypothesizes that the nature of the dominant
marketing function (conventional versus interactive) is a salient factor to
determining an appropriate **organizational** structure. Additionally, it
hypothesizes that the nature of the **service** **provider** -customer
relationship (continuous/**membership** versus transactional) is another
relevant dimension.
        The study uses four case studies of companies in four consumer
services industries: fast foods, **credit** **cards** , health care, and
full-service hotels. The findings support the relevance of the dominant
marketing function as an **organizational** dimension, but does not support
the customer relationship hypothesis. Instead, the level of dispersion of
service sites (distribution) is considered to be a salient factor. Using
these two dimensions, an organizing framework (2 x 2 matrix) is presented
concerning the centralization/decentralization, and the nature/role of the
conventional and interactive marketing functions.
        The field research findings show that conventional marketing dominant
(CMD) firms have standardized, formalized interactive marketing procedures,
whereas the converse is true of interactive marketing dominant (IMD) firms.
CMD companies have marketing program managers that perform more of a
specialist, line management role, whereas IMD firms' managers have more of
an integrator, staff function.
        Firms with one central facility or a highly constricted distribution
of sites (localized) have only a head office for conventional marketing.
Firms with dispersed service sites have both a head office and field
marketing **organizations** . Additionally, regardless of which marketing
function is dominant, a dispersed operation requires decentralized (field)
management of interactive marketing.
        The field research results also show that equally important to
organizational design are non-structural elements--such as corporate
culture; reward, training, and service quality measurement systems;
employee empowerment; and recruitment policies--that are all oriented
towards customer satisfaction. They serve as marketing oriented integrating
mechanisms for the activities of many customer contact personnel.

18/5/2   (Item 1 from file: 583)
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09120840
Schlumberger smart card for amusement centrein Tokyo
  JAPAN: CLUB SEGA USES SCHLUMBERGER'S SMART CARD
Retail Asia (ABD)   May 1999 p.26
Language: ENGLISH

Schlumberger's **smart   card** is chosen for the first-ever Game Card
concept in Japan to be tried out by **Club** Sega Shibuya, a futuristic
amusement centre. The Game Card is a card-system standard developed by Sega
and   Schlumberger.   It features **membership** verification and e-cash
functions, as well as entitles cardholders to enjoy special **membership**
privileges. The Game Card also allows Sega to get real-time feedback on
customer trends and sales revenue. Each retail outlet can use this data to
offer   customised services like flexible pricing plans and off-peak
discounts. The card-based **membership** system is also a marketing tool for
the development of future products and services based on its customer
 database . Schlumberger, together with Toppan Label KK, will offer support
in the implementation of the Game Card system during its start-up stage at
 Club Sega Shibuya.

COMPANY: TOPPAN LABEL; CLUB SEGA SHIBUYA; SCHLUMBERGER
PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart
    Cards (3078SC);
EVENT: General Management Services (26);
COUNTRY: Japan (9JPN);

   18/5/3   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09088546
Hang Seng Bank in Jockey Club tie-up
  HONG KONG: JOCKEY CLUB, BANK ISSUE JOINT CARDS
South China Morning Post (XKT)   14 Apr 1999 p.b2
Language: ENGLISH

The Hong Kong Jockey **Club**   has teamed up with Hang Seng Bank to issue
joint cards for its members. The members can use the card as **membership**
 card and **credit   card** . All spending at the **Club** will be billed into
the card accounts and listed in the **monthly** statement. This helps the
 club outsourcing part of its administration. *

COMPANY: HANG SENG BANK; HONG KONG JOCKEY CLUB

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Company Formation (14);
COUNTRY: Hong Kong (9HON);

   18/5/4   (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09011648
Hong Leong Bank launches the Guinness MasterCard
  MALAYSIA: GUINNESS MASTERCARD BY HONG LEONG
Business Times Malaysia (XAR)   03 Nov 1998 p.5
Language: ENGLISH

Mr James Lim, senior managing director of Hong Leong Bank, announced the
launch of Guinness MasterCard on 2 November 1998. The card is part of the
co-branding   programme   by   Hong Leong which will cater for 15,000
 clubmembers   of Guinness. For the first 2,000 Guinness members who are

approved b the bank █hold the Standard and Gold car█will be given a full waiver on **annual** █es . They will also receive tw█complimentary cartons of Guinness Stout while following members who are approved will receive a carton of Guinness Stout in the form of redeemable vouchers The aim of the launching of this card is to enable Guinness **clubmembers** to enjoy added benefits from the MasterCard, which includes, a discount voucher for the applicant's birthday, discount vouchers three times a year and special gifts.

COMPANY: HONG LEONG BANK; GUINNESS MASTERCARD
PRODUCT: Beer (2082BE); **Credit Card** Services (6020CC); Nonbank Credit
    Card Firms (6141);
EVENT: Product Design & Development (33); Marketing Procedures (24);
COUNTRY: Malaysia (9MAO);

18/5/5   (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06692757
Visa releases Platinum Card
  SOUTH KOREA: VISA TO ISSUE PLATINUM CARD
The Korea Herald (XBF)   16 Sep 1998 P.12
Language: ENGLISH

Visa , an international **credit card** giant, will issue towards the end of September 1998 its Platinum Card in South Korea through Citibank Corp, Korea Exchange Bank Service Co and Boram Bank. Holders of the new card will be offered maximum ceiling on their credit, fire and marine insurance of up to S$ 500,000, discounts on first class hotels, and free interpretation and legal services. The card should be issued to some 10-15% of the present top-level **Visa** Gold Card holders or those with positions at executive levels and upwards at listed firms. The **annual membership** fee will be WON 50,000 at Korea Exchange Bank Service Co, while that charged by Boram Bank should be WON 150,000 with additional services. Citibank will have two types of Platinum Card services - one at WON 50,000 with the basic **Visa** Platinum **Club** privileges and the other at WON 200,000 that will include extra benefit of Ritz Carlton Gold **Membership** . *

COMPANY: BORAM BANK; KOREA EXCHANGE BANK SERVICE; CITIBANK; VISA
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
    Banking Institutions (6010);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: South Korea (9SOK);

18/5/6   (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06683893
On-line sales strategies take travel firms into a new era
  UK: TRAVEL FIRMS MOVE TO THE INTERNET
Wall Street Journal Europe (WSJ)   07 Sep 1998 Convergence - Autumn 1998
    p.26
Language: ENGLISH

The travel industry is expected to be one of the first sectors to undergo a transformation by adopting the Internet as a sales and marketing tool. Internet-based services give consumers far greater control over their choice of destination, holiday operator, availability and price. In particular, consumers will benefit from the gaining access to the Galileo booking system used by around 85% of travel agents in the UK. Access will be through On-line Travel **Club** (OTC) of London from January 1999, for an **annual membership** fee of GBt 45. OTC will launch the service with a range of promotions, including discounted travel insurance, a **credit card** and perhaps air miles. Airlines have already set up Internet sites

as an additional dist●ution channel to prepare for ●e move away from
traditional travel age●s. Meanwhile, the agencies ar●ighting back by
improving customer service and improving their prices.
COMPANY: ON-LINE TRAVEL CLUB

PRODUCT: Travel Agencies (4721); Lodging & Tourist Services (7010);
EVENT: General Management Services (26); Marketing Procedures (24);
COUNTRY: United Kingdom (4UK);

   18/5/7   (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06668935
Das nahende Ende des Einheitsbreis
   SWITZERLAND: DEREGULATION OF CREDIT CARD MARKET
Schweizer Handelszeitung (XID)   05 Aug 1998   p.6
Language: GERMAN

Foreign competitors and mergers add movement to the Swiss **credit   card**
market. At the moment, Eurocard/Mastercard is the market leader with 56%,
followed by **Visa** (35%), American Express (6%) and Diners **Club** (3% which
equals 70,000 used cards). In the future, all major banks will have to
offer more than just one **credit   card** in order to stay competitive.
Credit Suisse, by taking over the Swiss office of American Express, is
going to market Eurocard/Mastercard, **Visa** and American Express by 1
January 1999 at the latest. Schweizerische Bankgesellschaft <Union Bank of
Switzerland>, which up to now exclusively distributed approximately 250,000
Eurocards/Mastercards, merged with Schweizerische Bankverein <Swiss Bank
Corporation>, which concentrated on **Visa** (550,000 cards), to USB and
thus, USB will offer both products with the difference that **Visa** allows
to pay only a certain part of the **monthly** bill and to owe the rest for a
high interest rate. In the medium term, the **annual   fees** for both cards
are to be adjusted. As **Visa**, Eurocard/Mastercard is to offer a bonus
system called "KeyClub".

COMPANY: SWISS BANK COOPORATION; UNION BANK OF SWITZERLAND; USB;
SCHWEIZERISCHE BANKVEREIN; SCHWEIZERISCHE BANKGESELLSCHAFT; CREDIT SUISSE;
DINERS CLUB; AMERICAN EXPRESS; VISA; EUROCARD/MASTERCARD

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Planning & Information (22); Market & Industry News (60);
COUNTRY: Switzerland (5SWI);

   18/5/8   (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06648376
iba product pays agent's commissions
   HONG KONG: RICACORP VISA CARD LAUNCHING
South China Morning Post (XKT)   25 Jun 1998   p.b4
Language: ENGLISH

International Bank of Asia (IBA) and Ricacorp Property Group set up
Ricacorp **Visa** Card for paying property agents' commission at any Ricacorp
branches. Discount 10% commission was available before 31 October 1998. New
cardholders were given a 57-day interest-free repayment period and 3 years
 annual   waiver. Discounts offered on house decoration expenses, removal
internet services and **magazine   subscriptions** . *

COMPANY: RICACORP PROPERTY GROUP; INTERNATINAL BANK OF ASIA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Product Design & Development (33);
COUNTRY: Hong Kong (9HON);

18/5/9   (Item 8 from file: 583)
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06610627
Hong Kong's electronic money
  HONG KONG: ELECTRONIC MONEY NEEDS IMPROVEMENT
Wen Wei Po (AMI)   06 Apr 1998 p.bl
Language: CHINESE

Apart from technology, four areas need to be improved the success of
electronic money such as **Visa**   Cash and Mondex cards in Hong Kong. 1)
Although 6,500 **merchant** shops have accepted **Visa**   Cash and Mondex cards,
the use mainly focuses on large retailers. Small transactions often occur
at food stores, news stands, supermarkets and public transports. 2)
Electronic money is not fully accepted. Consumers still need to carry coins
and these **smart**   **cards** . In addition, there is no much difference between
EPS, Mondex and **Visa** Cash. 3) Extra **fees** such as **annual** fee of HK$100
for a Mondex card and HK$800 for an electronic wallet. **Annual** fee of
HK$80 for a reloadable BOC **smart**   **card** . 4) Cashiers not familiar with
terminal operation may prolong the time of transactions. Some **merchant**
shops even use machine breakdown as an excuse to refuse the acceptance of
these **smart**   **cards** during peak hours. *

COMPANY: MONDEX; VISA CASH
PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart
    Cards (3078SC); Consumer Finance Institutions (6140); Banking
    Institutions (6010);
EVENT: Products, Processes & Services (30);
COUNTRY: Hong Kong (9HON);

18/5/10   (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06605054
Wenn drei das gleiche wollen
  SWITZERLAND: THE CREDIT CARD MARKET
Schweizer Handelszeitung (XID)   18 Mar 1998 p.4
Language: GERMAN

According to a survey by Handelszeitung, Eurocard/Mastercard is the most
popular **credit**   **card** in Switzerland with 1.5mn users, followed by **Visa**
 with 931,000 users, American Express with 160,000 and Diners **Club** with
70,000 users. **Annual**   **fees** for Eurocard are between SFr 50-150, **fees**
 for cash withdrawals 2.5% of the amount or at least SFr 10. **Visa** charges
SFr 100-200 annually and 2.5% or a minimum of SFr 5 for cash withdrawals.
Diners **Club** charges SFr 110-160 per year and 2-4% per cash withdrawal,
American Express charges SFr 140-300 and 2% (min. SFr 5), respectively. The
most widely accepted **credit**   **card** in Switzerland is **Visa** with 86,000
places of acceptance, followed by Eurocard (80,000), American Express
(58,000) and Diners **Club**   (49,000). While American Express and Diners
 Club have no limits, Eurocard and **Visa** set individual limits for each
customer and card.

COMPANY: DINERS CLUB; AMERICAN EXPRESS; VISA; MASTERCARD; EUROCARD
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Sales & Consumption (65); Market & Industry News (60);
COUNTRY: Switzerland (5SWI);

18/5/11   (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06595436
Visa launch Tai Fat Hua Joint card
  HONG KONG: IBA LAUNCHES NEW JOINT CARD
HK Economic Journal (XKG)   05 Mar 1998 p.23
Language: CHINESE

The International Bank of Asia launched a new joint **Visa** card with Tai
Fat Hau Restaurant. The cardholders can enjoy exemption of **annual** fee for
the first two years. Before 15 June 1998, successful applicants can also
obtain Tai Fat Hau Restaurant coupon worth HK$3,000. Cardholders can also
enjoy 10% discount on dining at Tai Fat Hau Restaurant, Broadway Seafood
Restaurant and North Sea Fishing Village; special accommodation package at
Macao Kimberly Hotel; 20% discount on Macao Jockey **Club** **membership** ; and
benefits on facilities in Tai Fat Hau Farm in Dongguan. They can use
banking services provided by the International Bank of Asia as well as
 Visa Interlink service when shopping in more than 300,000 selected shops
all over the world. Besides, they can enjoy mileage programs offered by the
bank and Thai Airways. *

COMPANY: MACAU KIMBERLY HOTEL; BROADWAY SEAFOOD RESTAURANT; NORTH SEA
FISHING VILLAGE; THAI AIRWAYS; TAI FAT HAU RESTAURANT; VISA; INTL BANK OF
ASIA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Product Design & Development (33); Company Formation (14);
COUNTRY: Hong Kong (9HON);

  18/5/12   (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06527541
Electronic payments as 12,000 cabs ditch dockets
  AUSTRALIA: ELECTRONIC PAYMENT SYSTEM FOR CABS
The Australian Financial Review (AFR)   16 Sep 1997 P.35
Language: ENGLISH

The taxi credit organisation in Australia, Cabcharge Australia, has a
licensing agreement with listed **smartcard** system developer Card
Technologies Australia (CTA) whereby Cabcharge will have access to the
 smartcard developer's multi-application software. The software will
enable cab passengers to pay cab **fees** electronically via **charge cards**
 such as Cabcharge, American Express or Diners **Club** . Under the agreement,
Cabcharge will pay initial licence **fees** , **annual** support and maintenance
 fees and royalties to CTA for a minimum period of 5 years. The
CTA-designed system will be first installed in 1,000 cabs in Newcastle and
Canberra. The system will be introduced gradually to cabs in major centres
in Sydney, Brisbane and Melbourne in the short term. With the electronic
system, a tremendous amount of tedious paper work could be cut down. The
systems would record the transactions electronically and hence eliminate
much paperwork.
COMPANY: CABCHARGE; CTA; CARD TECHNOLOGIES AUSTRALIA

PRODUCT: Taxi Services (4120);
EVENT: General Management Services (26);
COUNTRY: Australia (9AUS);

  18/5/13   (Item 12 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06526290
JCB, HORIPRO TO ISSUE JOINT CREDIT CARD
  JAPAN: JCB AND HORIPRO TO ISSUE CREDIT CARD
The Nikkei Weekly (NW)   22 Sep 1997 P.9
Language: ENGLISH

2 companies in Japan, J⬤ and HoriPro, will join hands t⬤ssue a **credit card** in October. The **credit card** will cover purchases and reservations for concerts and live shows. The companies hope to issue a total of 50,000 new cards in the first year. Card holders are allowed to shop at JCB member retailers in Japan as well as abroad. They could also make advance reservations for 10 events per year sponsored by HoriPro. They are also entitled to other complementary services such as a 10% discount on ticket prices and **subscriptions** to member **magazines** with entertainment news. **Credit card** holders are charged an **annual membership** fee of Y 4,200 (US$ 34.43). However, for applications that are made by the end of October will be waived **membership** fee for the first year.

COMPANY: HORIPRO; JCB

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Product Design & Development (33);
COUNTRY: Japan (9JPN);

18/5/14   (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06514381
Kosten f r Kreditkarten sinken
  AUSTRIA: CREDIT CARDS CHEAPER FOR BUSINESSES
Der Standard (XGO)   30/31 Aug 1997 p.30
Language: GERMAN

From the beginning of October 1997 American Express, Diners **Club** , Eurocard/Mastercard and **Visa** are lowering by 0.5%-point the fee they charge businesses accepting **credit cards** . The **fees** will then be 3.7%-3.9%, depending on **annual** turnover of payments. There are about 1.35mn **credit cards** in Austria, which are accepted at about 38,000 retail outlets, restaurants, hotels, etc. Eurocard/Mastercard and **Visa** each hold about 45% of the Austrian **credit card** market.

COMPANY: VISA; MASTERCARD; EUROCARD; DINERS CLUB; AMERICAN EXPRESS

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
    Retail Trade (5200);
EVENT: null (00);
COUNTRY: Austria (5AUT);

18/5/15   (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06505717
Review of Diamond Plus Lifestyle **Club**
  HONG KONG: DIAMOND PLUS LIFESTYLE **CLUB** - REVIEW
Ming Pao Daily News (XKJ)   09 Aug 1997 p.b3
Language: CHINESE

In Hong Kong, the Diamond-Plus Lifestyle **Club** had been formed for 7 months and now it has **several** thousands of members. The **club** expects its **membership** will reach 10,000 in the first year and 30,000 within the first 3 years. To be a member of Diamond-Plus, the application fee is HK$1,000 and the **annual** charge is HK$1,386. The **club** provides its members with 1) 24-hr emergency personal and family services, 2) discounts at 300 shops in HK, 3) the rights to attend seminars, etc. Recently, the **club** had issued a co-branded card with Wing Hang Bank in Aug 1997. *

COMPANY: DIAMOND-PLUS LIFESTYLE **CLUB**

PRODUCT: **Credit Card** Services (6020CC); Nonbank Credit Card Firms (

6141);
EVENT: Companies Activities (10);
COUNTRY: Hong Kong (9HON);

   18/5/16   (Item 15 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06469075
Amex **push** likely to succeed
   WORLD: AMEX RECOVERING
The Australian Financial Review (AFR)   05 May 1997 P.33
Language: ENGLISH

American Express, whose market share had dipped, had managed to boost sales
in 1996 with its incentives and efforts in working with **merchants** . The
table below shows the statistics on the US firm. Amex's profile (1996) Item
Write-off on **credit   card** receivable 5.1% (dipped 0.1%) Market share
16.2% (**Visa** , 48.7%; MasterCard, 27.3%) Expenditure on Amex cards up 15.6%
(**Visa** , up 15.5%; MasterCard, up 9.6%) **Subscription** 41.9 mn (up 8.3%)

COMPANY: MASTERCARD; VISA; AMERICAN EXPRESS

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Companies Activities (10);
COUNTRY: General Worldwide (0W); United States (1USA);

   18/5/17   (Item 16 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06444661
CA startet Kundenoffensive
   AUSTRIA: CREDITANSTALT LAUNCHES CLUB SUXESS
Die Presse (DP)   15/16 Mar 1997 p.27
Language: GERMAN

In order to boost customer loyalty, big Austrian bank> Creditanstalt, which
is being acquired by Bank Austria, is introducing **Club** Suxess. For a
 monthly   fee of Sch 150, clients get a higher interest (1.5%) for their
money on current accounts. **Club membership** includes **credit   card
 fees**   and benefits such as assistance services and discount vouchers. By
the end of 1997 Creditanstalt is targeting to have 45,000 **Club** Suxess
members, including those switching over from other Creditanstalt accounts.
*

COMPANY: BANK AUSTRIA; CREDITANSTALT

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);
    Nonbank Credit Card Firms (6141); Retail Banking Services (6006);
    Clearing Banks (6010CB);
EVENT: Marketing Procedures (24);

   18/5/18   (Item 17 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06424867
KEB Credit Card Service boasts 3.7 mil. cardholders
   SOUTH KOREA: KEB CREDIT CARD TO BOOST PROFIT
The Korea Herald (XBF)   30 Jan 1997 SupplementaryP.4
Language: ENGLISH

The Korea Exchange Bank (KEB) **Credit   Card** Service Co has set
 subscription   targets at 370,000 **merchants** and 4.6 mn cardholders in

1997. In addition, the ●rm will like to make WON 8.5 br●● net profit and WON 8.5 tn in total bi●●ings. In order to attain the go●●s, the firm will strengthen its structure by promoting outstanding employees, removing managerial inefficiencies and improving productivity and profit management. In addition, application and credit scoring systems will be implemented to prevent cardholder delinquency and crimes. Risk management and authorisation and deposit monitoring system will also be upgraded. The firm will also establish an information infrastructure and invest in **computerisation** . Effort will also be made to maximise satisfaction of customers through the establishment of VIP management support system and the expansion of customer loyalty programme. New services related to travel, card loans, insurance and electronic mail will also be developed. The **credit card** firm boast the **subscription** of 370,000 **merchants** and 3.74 bn cardholders in 1996. The net profit and total billings of the firm amounted to WON 3.9 bn and WON 6.5 tn.

COMPANY: KOREA EXCHANGE BANK CREDIT CARD SERVICE

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Planning & Information (22);
COUNTRY: South Korea (9SOK);

18/5/19   (Item 18 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06414443
Die letzten Tage der Menschheit
  AUSTRIA: BANK AUSTRIA LAUNCHES LOYALTY SCHEME
Der Standard (XGO)   03 Jan 1997 p.23, Die Presse,07 Jan 1997, p.12
Language: GERMAN

Bank Austria is said to be the first bank in Austria to introduce a loyalty scheme, with which it aims to promote cashless payment and cut back work at service counters. The bank is offering its clients **membership** in **Club** Bank Austria for an **annual** fee of Sch 220. As a member, the client gets bonus for long-term business with the bank, for keeping his account in credit, for taking up loans, for using electronic banking and Bank Austria's **Visa** card service, for gaining new clients for the bank, etc. An average client is estimated to gain 500-800 bonus points per year. They can be used for buying a number of products and services at a discount. E.g. a CD-player is worth 600 bonus points and Sch 330. Meanwhile, a number of Austrian banks, including Bank Austria, raised their banking charges at the beginning of 1997.

COMPANY: BANK AUSTRIA
PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);
    Nonbank Credit Card Firms (6141); Retail Banking Services (6006);
    Clearing Banks (6010CB);
EVENT: General Management Services (26);

18/5/20   (Item 19 from file: 583)
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06356311
Hang Seng satisfied card business
  HONG KONG: 20% GROWTH FOR HANG SENG CARDS
Sing Tao Daily (XKL)   23 Aug 1996 p.b3
Language: CHINESE

Hong Kong's Hang Seng Bank posted 20% growth for its **credit card** purchases, compared to six months ago. The bank plans to issue 2 to 3 joint cards by the end of 1996. The bank's **credit card** earning consists of one-third of interest earnings and **two** -third of **membership fees** and other **fees** . The bank is promoting the use of electronic money Mondex at

City Plaza and Shatin New Town Plaza. About 4 mn **merchants** have agreed to accept the Mondex card. The bank also launched a new promotion campaign where the bank's **credit cardholders** spend more than HK$200 at assigned restaurants can get one free dish with HK$1 or 5% discount if the spending exceed HK$1,500. The promotion will last until January 31 1997. *

COMPANY: HANG SENG BANK

PRODUCT: **Credit Card** Services (6020CC); Nonbank Credit Card Firms (6141); Debit Card Svcs (6020DC); Smart Cards (3078SC);
EVENT: Company Reports & Accounts (83); Marketing Procedures (24);
COUNTRY: Hong Kong (9HON);

 18/5/21   (Item 20 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06331375
I clienti e i servizi
  ITALY: TELECOMS SERVICES ON ANALYSIS
Info & Tech (AAO)   Jun 1996   p.13
Language: ITALIAN

A recent survey on telecoms services, interviewing clients (47%), providers (40%) and **journalists** (13%), has reported the following results: -How often do you 'sail' on the *Internet? . Interviewed(135) Clients Others 'Never' 12.6% 14.1% 11.3% 'Not yet' 22.2% 23.4% 21.1% 'Sometime' 32.6% 32.8% 32.4% 'Often' 32.6% 29.7% 35.2% -How do you 'sail' on the *Internet? At work 55.7% 55.0% 56.3% Alone 36.4% 35.0% 37.5% With family 7.9% 10.0% 6.2% -Are you analysing mobile phone alternative **fees** (referring to the business area)? 'No' 30.4% 'Yes' 28.1% 'Not yet' 23.0% 'I do not know' 18.5% -Describe calling card more useful services (total interviewed: 102) Via human operator 4.9% Call back system 10.8% Pre-paid cards (not rechargeable) 10.8% Consecutive call back system 14.7% Debit on telephone bill 26.5% Pre-paid cards (rechargeable) 34.3% Debit on **credit card** 43.1% Access to free phone line 43.1% At the same time, *Internet providers are 70% preferred by clients and 60% by interviewed; *Internet webs for companies are not useful for 21.5%. Most interesting telecoms services, to be developed by clients in the years 1996-1997, are: ISDN 33.3% ATM and Frame Relay 43.7% EDI and e-Mail 44.4% *Internet and **database** access 56.3% *

PRODUCT: Telecommunications (4810); Database Vendors (7375);
EVENT: Marketing Procedures (24);
COUNTRY: Italy (4ITA);

 18/5/22   (Item 21 from file: 583)
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06280207
Smart plastic to take off in '96
  HONG KONG: LAUNCH OF MONDEX SMART CARD IN 1996
The HongKong Standard (XKR)   09 Mar 1996 FR p.1
Language: ENGLISH

HongkongBank is going to introduce its Mondex **smart card** and payment system in 1996 instead of the planned early 1997. The launching of Mondex will a gradual expansion starting from specific commercial residential areas. The bank has begun to recruit accredited **merchants** in March. About 10,000 Mondex cards are to be issued on **monthly** basis or **periodically** to some HongkongBank clients having links with accredited **merchants** . Free specially-designed Mondex point-of-sale (POS) terminals and telephones will be offered to the accredited enterprises. HongkongBank clients can make purchases with their **smart cards** in the shops of accredited **merchants** without paying any bank **fees** . The **smart card** will have a

stored value while the amount of purchases will be deducted from the
client's bank accounts through a specially-designed telephone. Large retail
chains such as supermarkets, convenience stores and fast food firms have
already shown their interest in the new payment system. *
COMPANY: HONGKONGBANK

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart
    Cards (3078SC); Consumer Finance Institutions (6140);
EVENT: Product Design & Development (33);
COUNTRY: Hong Kong (9HON);

   18/5/23   (Item 22 from file: 583)
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06251751
PACNET WOOS DBS VISA, MASTERCARD CUSTOMERS
   SINGAPORE: REVIEW ON PACIFIC INTERNET
The Straits Times (XBB)   12 Jan 1996 P. 62
Language: ENGLISH

Pacific Internet will offer Mastercard & DBS **Visa** card holders a free
3-month **subscription** . The offer will open to those cardholders who sign
up for the Easy Access package, which will cost S$ 9.95 **monthly** , for 12
months. The company's offer involves a once-off joining fee of S$ 39.95, &
12 hours- **monthly** free connection for 3 months. And industry watchers
claimed that the move is another attempt by Pacific Internet to gain a
bigger share in the Internet **service   provider** market.

COMPANY: DBS; MASTERCARD; PACIFIC INTERNET

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
    Wide Area Network Equipment (3661WN);
EVENT: Companies Activities (10);
COUNTRY: Singapore (9SIN);

   18/5/24   (Item 23 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06207687
Credit card boom continues
   THAILAND: NEW CREDIT CARDS LAUNCHED
The Nation (XBO)   27 Sep 1995 P.B14
Language: ENGLISH

In Thailand, enthused by the growing market for **credit   cards** , MPC Card
Co Ltd, a joint venture between local and Hong Kong investors, has launched
its MasterCard Gold and Standard cards on 27 September 1995. Hong
Kong-based Pacific Asia Card Management, an affiliate of the Pacific Asia
Group, will provide the new company with the management expertise.
According to MPC, its MasterCard will be accepted by 50,000 **merchant**
outlets in Thailand. MPC MasterCards holders will also be able to use their
cards in 69 other countries. On a worldwide basis, the MPC MasterCard
reaches more than 13 mn **merchant** outlets and 220,000 ATMs. To attract
subscribers, the MPC MasterCard will come with a package of benefits which
include Thai Sky TV **subscription** , **annual** medical check-ups, travel
accident insurance coverage and discounts on **subscription   fees** . The
Goldcard holders will also enjoy discounted rates for long-distance
telephone calls and will receive overseas emergency assistance in areas
pertaining to legal, medical and travel matters.
COMPANY: THAI SKY TV; PACIFIC ASIA; PACIFIC ASIA CARD MANAGEMENT; MPC CARD

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Company Formation (14); Company Formation (12);
COUNTRY: Thailand (9THA); Hong Kong (9HON);

18/5/25   (Item 24 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06181138
KF vill chockhvja kortavgift
  SWEDEN: KF TO RAISE CARD FEES
Svenska Dagbladet (XUX)   20 Jul 1995 p. N1
Language: SWEDISH

In Sweden, the Cooperative society KF will raise the **fees** for **credit
 card** purchases from the current SEK 3 (US$ 0.41) to SEK 20, says Jeurgen
Thelander, head of KF-kort. This is because KF must pay 2-3% of the
customer purchase value to the bank. In other words, if a customer buys SEK
1,000 worth of goods at KF, KF has to pay SEK 30, while receiving only SEK
3 as a fee. Sales statistics show that account card purchases average SEK
500-700. KF also owns the retail chains Kapp-Ahl, City Stormarknad,
Akademibokhandeln, Guldfynd and Stor & Liten, selling an **annual** total of
SEK 200mn worth of goods. American Express and Diners **Club** have
reportedly already complained about the decision of KF

COMPANY: DINERS CLUB; AMERICAN EXPRESS; STOR & LITEN; GULDFYND;
AKADEMIBOKHANDELN; CITY STORMARKNAD; KAPP-AHL; KF

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
    Consumer Finance Institutions (6140); Retail Trade (5200);
EVENT: Commodity & Service Prices (72); Sales & Consumption (65);
COUNTRY: Sweden (5SWE);

18/5/26   (Item 25 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06172405
CardGuard service attracts 200 subscribers
  SINGAPORE: CARDGUARD SERVICE
The Straits Times (XBB)   03 July 1995 P.46
Language: ENGLISH

Singapore, CardGuard International (CGI) has launched a new service which
enables its subscribers to report the loss or theft of **credit   cards**
 through a toll-free hotline without providing their **credit   card**
numbers. CGI will then notify card issuers of the loss. The service also
extends to **club   membership** cards, petrol cards and automated teller
machine cards. So far, the service has attracted approximately 200
Singaporeans. The company plans to achieve its target of 10,000 subscribers
by its first year of operations in Singapore. The service charges an
 annual   subscription fee of S$ 28. It also entitles members to a 40%
discount of the published room rates of more than 2,500 hotels worldwide.
 Visa International is satisfied with the safeguards designed by CIG to
maintain the confidentiality of card members.

COMPANY: VISA INTL; CARDGUARD INTL
PRODUCT: Economic Programmes (9108); Marketing (9914CU); Commercial Banks
 (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (
6141);
EVENT: Marketing Procedures (24);
COUNTRY: Singapore (9SIN);

18/5/27   (Item 26 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06159957

Piu large la rete Agip p●cartaSi e Diners
    ITALY: AGIPPETROLI INCREASES CREDIT-CARD STATION
MF (XRB)   01 Jun 1995 p.25
Language: ITALIAN

By end-summer 1995, all 200 motorway service stations and most of the 700
roadside petrol stations of the Italian group AgipPetroli will accept the
CartaSi and Diners Card **credit cards** . CartaSI and Diners Card report
that in 1994 petrol- station purchases amounted to L 700bn against the L
40tn of for petrol sales alone recorded in 1994. AgipPetroli also offers
its own prepaid card AgipCard, valid at some 2,200 Agip outlets, for
petrol, oil and lubricants to road haulage companies. The Italian
Automobile **Club** Aci has also forged an agreement with Diners Card under
which holders of Aci's **annual membership** card can use it as a **credit
card** at outlets in Italy that accept Diners Card.

COMPANY: AGIPPETROLI; CARTASI; DINERS CLUB; ACI

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
    Garages & Filling Stations (5541); Fuel & Ice Dealers (5980);
EVENT: Sales & Consumption (65);
COUNTRY: Italy (4ITA);

    18/5/28   **(Item 27 from file: 583)**
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05985391
 Pushing plastic
   HONG KONG: COMPETITION BETWEEN CREDIT CARD COS
The Asian Wall Street Journal (XKO)   18 Apr 1994   HKWeek p.10
Language: ENGLISH

In Hong Kong, banks and **credit card** companies are **pushing** plastic on
consumers. Observers said that **credit cards** are especially enticing to
banks in Hong Kong. The territorywide **annual** interest rate of about 27%
on outstanding balances, coupled with **fees** charged to **merchants** higher
than that in Western markets, are attracting card issuers in droves. In the
near future, Dah Sing Bank will enter the **credit card** market in 1994.
American Express Co will launch a **credit card** by year's end to
complement its **charge card** already in circulation. On the bright side,
it seems that consumers benefit from the competition between banks and
 credit – **card** companies because different card issuers offer different
types of points programs to convert dollars spent with a card into prizes,
ranging from free ice-cream to airline miles. However, analysts said that
although the airline mileage programs are very attractive, but it is not
practical because it would take people a long time to win points needed for
free travel.
COMPANY: AMERICAN EXPRESS CO; DAH SING BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Marketing Procedures (24);
COUNTRY: Hong Kong (9HON);

    18/5/29   **(Item 28 from file: 583)**
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05959252
Thrusting rivals leave Diners Club struggling
   UK/US: DINERS CLUB STRUGGLES
Sunday Times (ST)   20 Mar 1994 p.s3p5
Language: ENGLISH

The Diners **Club** card, once considered a symbol of sophistication, now
trails in fourth place in the plastic card market behind American Express,

Visa and Mastercard. ⬤wing competition is hitting ca⬤ such as Diners which charge large an⬤⬤l **fees** , and other compani⬤ are targeting Diners' niche markets of business and travel card services. The loss of the US government account to American Express in 1993 cost Diners 27% of its US revenue, and its UK marketing agreement with British Airways is now up for renegotiation.

COMPANY: MASTERCARD; VISA; AMERICAN EXPRESS; DINERS CLUB

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141);
EVENT: Companies Activities (10);
COUNTRY: United Kingdom (4UK); United States (1USA);

18/5/30 **(Item 29 from file: 583)**
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05194598
Credit and Charge Cards 2: Future belongs to debit card
 UK - DEBIT CARD MARKET EXAMINED
Financial Times (C) 1992 (FT)   15 July 1992 ps2

LESS THAN a decade ago, the **credit** **card** business was one of the most lucrative lines in UK retail banking. In 1992, the **credit** **card** operations of the larger banks are fighting to stay in the black. The future belongs clearly to the debit card. One symptom of the decline is a fall in the number of **credit** **cards** in circulation. In 1990, there were 30m **credit** **cards** in the UK, but the figures changed sharply when Lloyds Bank introduced **annual** charges. Now there are around 26m **credit** **cards** , while debit cards have come from nowhere to 20m since 1987. Banks have been hit by shrinking volumes of business and the need to make provisions against bad debts. Customers have become more astute about avoiding interest by paying back on time. One side of the card business has proved especially disappointing. In 1989, the Big Four piled eagerly in to **merchant** acquiring which had previously been handled by Barclaycard for **Visa** and Access for the MasterCard/Eurocard brands. Last year the banks lost about Pounds 75m on this business and only Lloyds claims to be making a profit. The losses have revived long-standing tensions between card issuers and retailers. In the US, most banks long ago gave up trying to make money out of **merchant** acquiring and left the job to specialist companies. So far these have not appeared on the UK scene. Things could get still worse for the banks if some of the retailers get their way. They are beginning to press for a review of the interchange fee system, the fixed charge which the retailer's bank pays to a **credit** **card** holder's bank. Interchange **fees** generate much of the income banks get from their card operations and they are usually set by the international payment systems, **Visa** International and MasterCard, and so are not subject to negotiation between a bank and its customer.**
Copyright: Financial Times Ltd 1992

COMPANY: LLOYDS BANK

PRODUCT: Debit Card Services (6020DC); Credit Card Services (6020CC); Plastic Products NEC (3079); Banking Institutions (6010);
EVENT: MARKET SIZE/STATISTICS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

18/5/31 **(Item 30 from file: 583)**
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04532257
They are leaving home without it

American Express (Amex) (US): this article looks in detail at why this
credit card company will have to make innovations to stave off
competition. The competition is hottest in the US where its rivals for
consumer spending power go well beyond the traditional humdrum **Visa** and
MasterCards issued by banks. Variations offer discounts on phone calls,
points towards free airline tickets and cash savings. Amex would suffer
badly if such rivals made big inroads into its markets as it still depends
on its card business for the great bulk of its profits. Most of the cards
issued by Amex are **charge cards** . Amex makes its money by charging
annual membership fees to card holders and by taking a percentage of
the 'take' received by any **merchant** on bills paid using the card. Amex
aims to attract a much more focused clientele. Over the past two decades it
has done so extremely successfully, thanks to four main factors. First, it
has run a brilliant marketing campaign; second, **merchants** have been
persuaded that accepting Amex boosts both their image and their profits;
Third, it has backed its cards up with a high quality of customer service
and a worldwide network of offices; and fourth, it has attracted a strong
corporate clientele. However, in many of these areas it is now under fierce
attack from the **credit card** brigade. The recession has put it under
pressure from numerous sectors to cut the 1.25 to 2 per cent margin it
charges above the banks cards. The fat profit margins Amex enjoyed in a
less crowded market seem gone for ever, and it will have to keep innovating
hard if it is to differentiate itself from the competition. Also mentioned:
Citicorp, First National Bank of Chicago, American Airlines, United
Airlines. (Abstract)**

COMPANY: AMERICAN EXPRESS; VISA; MASTERCARD

PRODUCT: Credit Card Services (6020CC); Plastic Products NEC (3079);
    Nonbank Credit Card Firms (6141);
EVENT: CORPORATE STRATEGY (22);
COUNTRY: United Kingdom (4UK); United States (1USA); OECD Europe (415);
    NATO Countries (420); South East Asia Treaty Organisation (913); North
    American Countries (111);

18/5/32   (Item 31 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03572007
WHICH? UNVEILS HIDDEN **CREDIT CARD** SURCHARGES
  UK - WHICH? UNVEILS HIDDEN **CREDIT CARD** SURCHARGES
Daily Mail (DML)   4 July 1990 p21

The Consumers' Association Which? **magazine** claims that **many credit
card** companies charge UK holiday markers abroad 'hidden **fees** ' for using
their **credit cards** outside of the UK, with Barclaycard being the most
expensive to use. The CA asked 4 banks and 23 **credit card** companies for
their exchange rates on one day and surveyed any additional **fees** charges.
The CA is now calling for the card issuers to state their charges for such
transactions, details of which are included in the source.

PRODUCT: Financial Services (6000); **Credit Card** Services (6020CC);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

18/5/33   (Item 32 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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01034150

WEST EDMONTON MALL INTRO●ES OWN CREDIT CARD
  CANADA - WEST EDMONTON●LL INTRODUCES OWN CREDIT CARD
Canadian Globe & Mail (CGM)   20 April 1987 pB3

The world's largest shopping mall, West Edmonton Mall, has introduced its
own **credit** **card** as part of a promotion called the Mall World Plus **Club**
. **Annual** **membership** in the **club** will cost C$18, and include discounts
on certain items and meals when **credit** **card** purchases exceed C$1k/y.*

PRODUCT: Security Printing (2750SP);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: Canada (2CAN); NATO Countries (420);

  18/5/34   (Item 33 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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00830389
BUILDING SOCIETIES APPLY FOR **CREDIT** **CARD** **MEMBERSHIP**
  UK - BUILDING SOCIETIES APPLY FOR **CREDIT** **CARD** **MEMBERSHIP**
Financial Weekly (FLW)   8 January 1987 p6

Building societies are planning to apply for **membership** of the lucrative
 credit **card** networks; Abbey National will apply for **membership** of
 Visa in Jan and has held talks with Access while other building societies
aim to follow suit. The move, if successful, would damage considerably the
profits of clearing banks which may be planning to block applications by
the building societies to the **two** main **credit** **card** **clubs** . The UK
 credit **card** market is growing at about 10%/y, with 16m adults currently
owning **credit** **cards** .

PRODUCT: Financial Services (6000); Building Societies (6120); Consumer
    Credit (E5653);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

  18/5/35   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
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5567287   INSPEC Abstract Number: C9706-7130-006
 Title: Monitoring your movements
  Author(s): Lutz, W.E.
  Author Affiliation: Dept. of Adm. & Finance, Camden, NJ, USA
  Journal: Bulletin of the American Society for Information Science
vol.23, no.3   p.8-10
  Publisher: ASIS,
  Publication Date: Feb.-March 1997 Country of Publication: USA
  CODEN: BASICR ISSN: 0095-4403
  SICI: 0095-4403(199702/03)23:3L.8:MYM;1-B
  Material Identity Number: A947-97002
  U.S. Copyright Clearance Center Code: 0095-4403/97/$0.00+0.75
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: We understand the many means by which our daily activities are
accessed and used for specific purposes via transactional **databases** . We
are also aware how **databases** from **credit** **cards** track our activities
and movements and how **magazine** **subscription** listings betray our wants
and desires. What we overlook, however, is how our image (physical
appearance) is accessed and employed without our consent or knowledge.
Image processing, combined with routine **databases** and commercially
advanced tracking devices, add a new dimension to the erosion of our
privacy. The paper considers how the routine access of personal information
combined with the physical monitoring of movements creates a growing,
dangerous threat to personal privacy. Applications include law enforcement,

automatic teller machines and automobile tracking. (8 Refs)
  Descriptors: **computeri**● monitoring; **database** manage●t systems;
human factors; image processing; law administration; social aspects of
automation
  Identifiers: transactional **databases** ; **credit** **cards** ; **magazine**
subscription listings; image processing; commercially advanced tracking
devices; personal privacy; personal information; personal movement
monitoring; law enforcement; **automatic** teller machines; automobile
tracking
  Class Codes: C7130 (Public administration); C0230 (Economic, social and
political aspects of computing); C5260B (Computer vision and image
processing techniques)
  Copyright 1997, IEE

  18/5/36   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC
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03099488   INSPEC Abstract Number: D88001091
  Title: **Overwhelming opposition (communications access fees in financial**
services)
  Journal: ABA Banking Journal   vol.80, no.1   p.24, 26
  Publication Date: Jan. 1988 Country of Publication: USA
  CODEN: ABAJD5 ISSN: 0194-5947
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G)
  Abstract: The US Federal Communications Commission (FCC) has proposed a
new fee structure aimed at enhanced **service** **providers** , a class of
interstate communications providers that includes packet networks and
 database hosts. Financial institutions are major users and providers of
these services. The FCC wants to remove the rate discrimination between
voice and data communications. The new fee structure could mean an extra
cost of $100 million for the banking industry. It will affect the cost of
 credit **card** authorizations, POS authorizations, dial-up cash management
and home banking. The only supporters of the new **fees** are local telephone
companies. Imposition of the **fees** will compel the financial services
industry to bypass public access networks by using satellites and private
microwave links. (0 Refs)
  Descriptors: banking; data communication systems; information services;
tariffs
  Identifiers: financial services; US Federal Communications Commission;
fee structure; enhanced service providers; interstate communications;
packet networks; database hosts; data communications; cost; banking
industry
  Class Codes: D2050E (Banking); D2080 (Information services and database
systems); D4000 (Office automation - communications)

  18/5/37   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2000 Info. Today Inc. All rts. reserv.

00535140   99IY05-305
  The phantom Dennis   -- The U.K.'s Felix Dennis, publisher of the smash
hit Maxim, has some interesting thoughts on the future of the magazine
business
  Ledbetter, James
  Industry Standard, The , May 31, 1999 , p40, 1 Page(s)
  ISSN: 1098-9196
  Languages: English
  Document Type: Articles, News & Columns
  Geographic Location: United States
  Reports that many industry observers wonder why Felix Dennis, publisher
of Maxim **magazine** , has not established a solid presence on the Web.
States that his company is embarking on an ambitious, if sketchy, campaign
to use the Net to overhaul the **magazine** business. Claims that if Dennis'
goal is realized, the site will transform most of the ways **magazines**

acquire and retain subs⬤bers to the Internet. Explains⬤at Dennis wants to **automatically** bill c⬤tomers via **credit card** whenever a **magazine renewal** date arrives. Calls this idea ``direct debit.'' Says that Dennis boasts he can reduce the cost of **renewals** from $15 to $20 per subscriber to $4 to $5. Notes the idea of direct-debit **subscription** is not new. Emphasizes what is different about Dennis' approach is the idea of putting direct-debit **subscriptions** on the Web and farming out the process to other publishers, including his rivals. Includes one photo. (CT)
Descriptors: Magazines; Publishing; Internet; Web Sites; Electronic Commerce

18/5/38   (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00528124   99PW03-002
Good providers; the best national and regional ISPs -- Still using AOL to get to the Net? Now's the perfect time to switch. We rate 20 ISPs that are clamoring for your business
Furger, Roberta
PC World , March 1, 1999 , v17 n3 p124-138, 12 Page(s)
ISSN: 0737-8939
Languages: English
Document Type: Buyer and Vendor Guide
Geographic Location: United States
Presents a buyers' guide to the top 20 Internet **Service Providers** (ISPs). Features a table comparing coverage areas, start-up and **monthly fees** , support policies and availability, installation and performance, all-purpose features, including V.90 access, and business-specific features, such as **credit card** processing and high-speed access. Notes that America Online (AOL) currently holds a 13 percent share among 4500 ISPs. Recommends AT&T WorldNet as the Best Buy. Suggests using a national ISP if Web access is needed while traveling in the United States, and a large ISP like Concentric and IBM for global access. Discusses the range in **monthly** rates, the growth of multiple e-mail accounts, differences in registration procedures, and varying efforts to improve technical support. Includes six photos, six sidebars, two screen displays, and two tables. (amg)
Descriptors: Internet Service Providers; Internet; World Wide Web; Electronic Mail; Consumer Information

18/5/39   (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2000 Info. Today Inc. All rts. reserv.

00499039   98PK06-107
CashRegister manages e-sales -- Customizability gives CyberCash's upgrade an edge over rivals
Taschek, John
PC WEEK , June 8, 1998 , v15 n23 p37, 1 Page(s)
ISSN: 0740-1604
Company Name: CyberCash
URL: http://www.cybercash.com
Product Name: CashRegister 3.2
Languages: English
Document Type: Software Review
Grade (of Product Reviewed): B
Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows NT; Unix
Geographic Location: United States
Presents a favorable review of CashRegister 3.2 ($300 to $800, activation fee; $40 to $70, **monthly** service **fees** ; plus per-transaction **fees**), a payment verification and authorization solution for electronic commerce sites from CyberCash Inc. of Reston, VA (703). Requires knowledge of Perl or C programming for the Unix version, or Visual Basic and Active Server Pages for t Windows NT version. Explains that customers maintain

their own sites, while a ●nstalled connection code allow● yberCash to the transaction and **credit** **card** processing services. Notes that i gives **merchants** freedom to customize their sites as they wish. Complains that the transaction approval process for MasterCard **Visa** is lacking, because it does not verify shipping/billing addresses. Concludes that this is currently ``one of the easiest ways to manage electronic payments on the Web.'' Includes one screen display, one diagram, and one product summary. (kgh)

   Descriptors: Electronic Commerce; Online Transaction Processing; Web Sites; Retailing

   Identifiers: CashRegister 3.2; CyberCash

   18/5/40   (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00490283   98PK03-402
   Online merchants can bank on fleet
   Kerstetter, Jim
   PC WEEK , March 30, 1998 , v15 n13 p1, 20, 2 Page(s)
   ISSN: 0740-1604
   Company Name: Fleet Financial Group
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Provides a profile on online **merchants** , and how they began to put their trust in big banks. Says Boston-based Fleet Financial Group Inc. is set to become the first major bank to step beyond home banking and into the larger world of electronic commerce hosting services for online **merchants** . Adds Fleet Bank is also testing a series of hosting and design services called storefront@fleet. Says other banks could soon follow with their own e-commerce services. Explains Fleet's e-commerce has a built-in quality-of-service advantage: the bank has proved its ability to handle **credit** **card** processing, fraud detection, and security of money and data, all the difficult and expensive processes for any online business. Adds the **monthly** price of store-front@fleet, including transaction processing **fees** , will range from $99 to $249, and set-up **fees** range from $99 to $1,495. Contains one screen display. (EB)
   Descriptors: Electronic Commerce; Banking; Online Transaction Processing; Consumer Information; Cost Estimation; Business
   Identifiers: Fleet Financial Group

```
S1      40635    (SMART OR CHIP OR CREDIT OR BANK OR CHARGE ()CARD? OR CRED-
                 ITCARD? OR ▮NKCARD? OR VISA OR MC OR CHARGE RD OR CHIPCARD?
                 OR SMARTCARD?
S2     147118    CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                 ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3      18453    RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4     272484    ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                 OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                 ()ORDER? OR APPROVAL()PLAN? ?
S5     555873    DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6       9576    (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                 S3)
S7      12394    POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                 )PROCESSOR?
S8       1328    S1 AND S2 AND S3
S9        894    S8 AND S4 AND S5
S10       126    S9 AND S6 AND S7
S11        41    S10 AND IC=G06F-017?
S12      2956    S1(S)(S3 OR S4)
S13        31    S11 AND S12
S14        31    IDPAT (sorted in duplicate/non-duplicate order)
S15        31    IDPAT (primary/non-duplicate records only)
 File 348:European Patents  1978-2000/Aug W02
        (c) 2000 European Patent Office
   File 349:PCT FULLTEXT  1983-2000/UB=20000803,UT=20000720
        (c) 2000 WIPO/MICROPAT
```

15/5/1   (Item 1 from file: 348)
DIALOG(R)File 348:European Patents
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01030324
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:
   MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
      Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
   TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
      (JP)
LEGAL REPRESENTATIVE:
   Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
      80469 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
                              WO 9909502 990225
APPLICATION (CC, No, Date):   EP 98937807 980813; WO 98JP3608 980813
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT EP 950968 A1
   The objective of the present invention is to provide a mobile
electronic commerce system that is superior in safety and usability. The
mobile electronic commerce system comprises an electronic wallet 100,
supply sides 101, 102, 103, 104 and 105, and a service providing means
110 that is connected by communication means. The service providing means
installs a program for an electronic ticket, an electronic payment card,
or an electronic telephone card. The electronic wallet employs the
installed card to obtain a product or a service or entrance permission.
The settlement process is performed by the electronic wallet and the
supply side via the communication means, and data obtained during the
settlement process are managed by being transmitted to the service
providing means at a specific time. A negotiable card can be easily
obtained, and when the negotiable card is used the settlement process can
be quickly and precisely performed.
ABSTRACT WORD COUNT: 150
NOTE:
   Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application: 990519 A1 International application (Art. 158(1))
 Application: 991020 A1 Published application with search report
 Examination: 991020 A1 Date of request for examination: 19990825
LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 9942   17239
      SPEC A   (English) 9942   160346
Total word count - document A   177585
Total word count - document B   0
Total word count - documents A + B 177585

 15/5/2   (Item 2 from file: 348)
DIALOG(R)File 348:European Patents
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00499287
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
PATENT ASSIGNEE:
   ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly

Madison Boulevard, S●●te 300, McLean, VA 22101, (US),●pplicant
designated states: A●●E;CH;DE;DK;ES;FR;GB;GR;IT;LI;L●●L;SE)
INVENTOR:
  LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)
  CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)
LEGAL REPRESENTATIVE:
  Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85
    Mosley Street, Manchester M2 3LG, (GB)
PATENT (CC, No, Kind, Date):   EP 504287   A1   920923 (Basic)
                               EP 504287   A1   931222
                               EP 504287   B1   990721
                               WO 9109370   910627
APPLICATION (CC, No, Date):   EP 91901390 901210;   WO 90US7153 901210
PRIORITY (CC, No, Date): US 448170 891208
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-007/10; H04M-017/02
CITED PATENTS (EP A): US 4850007 A; US 4186438 A; WO 9000281 A
CITED PATENTS (WO A): US 3652795 A; JP 55110368 A; US 4341951 A; US 4454414
  A; US 4536647 A; US 4625276 A; US 4634845 A; US 4823264 A
CITED REFERENCES (EP A):
  ECONOMIST. 27 March 1982, pages 85 - 86 'Banking on the inhuman factor'
  AMERICAN BANKER. 29 December 1983, pages 1 & 16 M. WEINSTEIN 'Chase, Cox
    Plan Service for Other Banks';
CITED REFERENCES (WO A):
  Economist, 27 March 1982, "Over 100 shared automatic teller machine (ATM
    network are operating in the US", pages 83 and 841 (Abstract only).
  American Banker, 28 June 1984, "Home Banking: MCI Communications Venture
    To Be Delayed Until Next Year", pages 2 and 181 (Abstract only).
  American Banker, 15 May 1985, "Airline Credit Union Ready for Takeoff
    With Electronic and Telephone Banking", pages 24 and 91 (Abstract
    only).
  American Banker, 9 June 1987, "8 Banks and Thrifts in 3 States Launch
    Video Banking Service", pages 2 and 25 (Abstract only).
  Business Journal, 29 October 1990, "Citicorp test-markets device that
    simplifies home banking", page 16 (Abstract only).
  American Banker, 4 April 1984, "Low-Cost Computer Terminal Designed for
    Home Banking", pages 8 and 17 (Abstract only).
  EFT Report, 5 December 1984, "Australia gets its first home banking
    system", page 8 (Abstract only).
  Marketing Communications, December 1984 "The Electronic Wizard of Wall
    Street", pages 32-34.
  ITS Current, March 1988, "ITS Develops SHAZAM Bill Payer For Customer and
    Merchant Convenience", pages 3-4.;
NOTE:
  No A-document published by EPO
LEGAL STATUS (Type, Pub Date, Kind, Text):
Oppn: 000531 B1 Opposition 01/20000410 Opposition **filed**
                              APACS (Administration) LIMITED (125080) MERCURY
                              HOUSE, TRITON COURT
                              14 FINSBURY SQUARE LONDON EC2A 1LQ GB
                              (Representative:)Jones, Stephen Francis (50222)
                              Baker & McKenzie 100 New Bridge Street
                              GB-London EC4V 6JA (GB)
  Application: 920923 A1 Published application (A1with Search Report
                              ;A2without Search Report)
Oppn: 000614 B1 Opposition 01/20000410 Admissible opposition
                              APACS (Administration) LIMITED (125080) MERCURY
                              HOUSE, TRITON COURT
                              14 FINSBURY SQUARE LONDON EC2A 1LQ GB
                              (Representative:)Jones, Stephen Francis (50222)
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                              GB-London EC4V 6JA (GB)
                              02/20000414 Admissible opposition
                              ABBEY NATIONAL PLC (125200) BAKER STREET LONDON
                              NW1 6XL GB
                              (Representative:)Jones, Stephen Francis (50222)
                              Baker & McKenzie 100 New Bridge Street
                              GB-London EC4V 6JA (GB)

Baker & McKenzie 100 New Bri●● Street
GB-London EC4V 6JA (GB)
05/20000414 Opposition **filed**
LLOYDS TSB BANK PLC (125230) 71 LOMBARD STREET
LONDON EC3P 3BS GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
06/20000414 Opposition **filed**
NATIONAL WESTMINSTER BANK PLC (125240) 41
LOTHBURY LONDON EC2P 2BP GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
07/20000414 Opposition **filed**
NATIONWIDE BUILDING SOCIETY (125250) NATIONWIDE
HOUSE PIPERS WAY SWINDON SN38 1NW GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
08/20000414 Opposition **filed**
THE ROYAL BANK OF SCOTLAND PLC (125260) 36 ST
ANDREW SQUARE EDINBURGH EH2 2YB GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)

Examination: 920923 A1 Date of filing of request for examination:
                              920609
Search Report: 931222 A1 Drawing up of a supplementary European search
                              report: 931103
Change: 940105 A1 Representative (change)
Examination: 960717 A1 Date of despatch of first examination report:
                              960603
Change: 980715 A1 International patent classification (change)
Change: 980715 A1 Obligatory supplementary classification
                              (change)
Grant: 990721 B1 Granted patent
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
       CLAIMS B (English) 9929   2662
       CLAIMS B (German)   9929   2704
       CLAIMS B (French)   9929   3257
       SPEC B   (English) 9929   28351
Total word count - document A   0
Total word count - document B   36974
Total word count - documents A + B 36974

15/5/3   (Item 3 from file: 348)
DIALOG(R)File 348:European Patents
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00411867
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
 AUTOMATIC **FEE COLLECTING AND RECEIPT DISPENSING SYSTEM**
AUTOMATISCHES SYSTEM ZUR KASSIERUNG VON GEBUHREN UND AUSGABE VON BELEGEN
SYSTEME AUTOMATIQUE DE COLLECTE DE TAXES ET DE DISTRIBUTION DE QUITTANCES
PATENT ASSIGNEE:
  AMERICAN REGISTRATION SYSTEMS, INC., (1238650), 4407 Manchester Avenue,
    Suite 103, Encinitas, CA 92024, (US), (applicant designated states:
    DE;FR;GB;IT)
INVENTOR:
  WINN, R., Keith, 4407 Manchester Avenue Suite 103, Encinitas, CA 92024,
    (US)
  ROUSSEFF, Christ, M., 17235 Los Morros, Rancho Santa Fe, CA 92067, (US)
LEGAL REPRESENTATIVE:
  Wilson, Nicholas Martin et al (37812), WITHERS & ROGERS 4 Dyer's

```
         Buildings Holborn, London EC1N 2JT, (GB)
PATENT (CC, No, Kind, Date):  EP 441823  A1  910821 (Basi●
                              EP 441823  A1  930317
                              EP 441823  B1  970702
                              WO 9005341  900517
APPLICATION (CC, No, Date):   EP 89912021 891016;  WO 89US4633  891016
PRIORITY (CC, No, Date): US 265762 881101
DESIGNATED STATES: DE; FR; GB; IT
INTERNATIONAL PATENT CLASS: G06F-015/00; **G06F-017/60**
CITED PATENTS (EP A): US 4449186 A; US 4247759 A; GB 1394631 A; US 4831526
   A
CITED PATENTS (WO A): US 4567359 A; US 4567359 A; US RE32115 E; US 3943335
   A; US 4023013 A; US 4319336 A; US 4359631 A; US 4484304 A; US 4569952 A;
   US 4310448 A; US 4714717 A; US 4795763 A; US 4459397 A; US 3717597 A
CITED REFERENCES (EP A):
   See also references of WO9005341;
NOTE:
   No A-document published by EPO
LEGAL STATUS (Type, Pub Date, Kind, Text):
Application:      910821 A1 Published application (A1with Search Report
                           ;A2without Search Report)
Examination:      910821 A1 Date of filing of request for examination:
                           910429
Change:           910911 A1 Representative (change)
Search Report:    930317 A1 Drawing up of a supplementary European search
                           report: 930125
Examination:      941026 A1 Date of despatch of first examination report:
                           940909
Grant:            970702 B1 Granted patent
Oppn None:        980624 B1 No opposition **filed**
Lapse:            991020 B1 Date of lapse of European Patent in a
                           contracting state (Country, date):  IT 19970702
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language   Update    Word Count
      CLAIMS B  (English)  EPAB97       967
      CLAIMS B  (German)   EPAB97      1006
      CLAIMS B  (French)   EPAB97      1186
      SPEC B    (English)  EPAB97      6854
Total word count - document A            0
Total word count - document B        10013
Total word count - documents A + B   10013


   **15/5/4      (Item 4 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00728203
**SYSTEM AND METHOD FOR NEGATIVE RETROACTIVE DISCOUNTS**
**SYSTEME ET METHODE CONCERNANT DES PENALISATIONS RETROACTIVES SUR REMISES**
Patent Applicant/Assignee:
   WALKER DIGITAL LLC, One High Ridge Park, Stamford, CT 06905, US,
      US (Residence), US (Nationality), (For all designated states except:
      US)
Patent Applicant/Inventor:
   WALKER Jay S, 124 Spectacle Lane, Ridgefield, CT 06877, US,
      US (Residence), US (Nationality), (Designated only for: US)
   VAN LUCHENE Andrew S, 9 Greenwood Place, Norwalk, CT 06854, US,
      US (Residence), US (Nationality), (Designated only for: US)
   O'SHEA Deirde, 10 Manhattan Avenue - Apt.2A, New York, NY 10025, US,
      US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
   BUCKLEY Patrick J, Walker Digital Corporation, Intellectual Property
      Dept., One High Ridge Park, Stamford, CT 06905, US
Patent and Priority Information (Country, Number, Date):
   Patent:          WO 200041109 A2 20000713 (WO 0041109)
   Application:     WO 99US28702 19991202  (PCT/WO US9928702)
```

Priority Application: ⬤ 98223903 19981231
Designated States: AE AL⬤ AT AU AZ BA BB BG BR BY CA CH⬤ CU CZ DE DK EE
    ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
    LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
    UA UG US UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
    Detailed Description
    Claims
Fulltext Word Count: 15351

English Abstract

    A system and method is disclosed in which customers are provided with an
    instant discount subject to an obligation to make further purchases or
    otherwise act in a specified way. The customer must assent to the
    obligation implicitly or explicitly. However, failure of the customer to
    later abide by his or her obligation will result in a penalty, including
    a retroactive charge on the customer's account to lessen or eliminate the
    discount that that customer previously received. In addition, the
    customer may incur further charges. Thus, instead of giving away a
    benefit hoping that store or brand loyalty will be fostered with that
    customer, a retailer or other seller can, with the present invention,
    recoup the cost of the benefit if the customer reneges on his or her
    obligation. Included in the disclosure is a discount offer process
    wherein discounts and included obligations are offered or targeted to
    customers, and an obligation fulfillment check process in which
    compliance with obligations is monitored. Also disclosed is a terminal
    configured to perform the same.

French Abstract

    Cette invention concerne un systeme et une methode selon lesquels le
    client se voit accorder instantanement une remise a condition qu'il
    procede a d'autres achats ou, du moins, se comporte d'une maniere
    determinee. Le client doit se soumettre a cette obligation implicitement
    ou explicitement faute de quoi il s'expose a une penalite, dont un debit
    retroactif de son compte destine a amputer ou a supprimer la remise
    precedemment consentie. D'autres penalites sont envisageables. Ainsi,
    plutot que d'accorder un avantage dans l'espoir de fideliser le client a
    un magasin ou a une marque, un detaillant ou un vendeur peut, selon la
    presente invention, recuperer les frais consentis avec l'octroi dudit
    avantage au cas ou le client en question n'honorerait pas ses
    obligations. L'invention concerne un systeme d'offre de reduction selon
    lequel des remises assorties d'obligations sont proposees a des clients
    cibles et un systeme permettant de controler le bon respect de ses
    obligations par le client. L'invention concerne egalement un terminal
    concu pour s'acquitter de ces fonctions.

Legal Status (Type, Date, Text)
Publication   20000713 A2 Without international search report and to be
                          republished upon receipt of that report.

    15/5/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00726658
**METHOD AND APPARATUS FOR DETERMINING A SUBSCRIPTION TO A PRODUCT IN A
    RETAIL ENVIRONMENT**
**PROCEDE ET APPAREILLAGE PERMETTANT DE PROPOSER UNE SOUSCRIPTION A UN
    PRODUIT DANS UN ENVIRONNEMENT DE VENTE AU DETAIL**
Patent Applicant/Assignee:

WALKER DIGITAL LLC, On●High Ridge Park, Stamford, CT 0●●5, US,
    US (Residence), US (●ionality), (For all designated●ates except:
    US)
Patent Applicant/Inventor:
    WALKER Jay S, 124 Spectacle Lane, Ridgefield, CN 06877, US,
        US (Residence), US (Nationality), (Designated only for: US)
    VAN LUCHENE Andrew S, 9 Greenwood Place, Norwalk, CT 06854, US,
        US (Residence), US (Nationality), (Designated only for: US)
    O'SHEA Deirdre, Apartment 2A, 10 Manhattan Avenue, New York, NY 10025, US
        , US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
    SANTISI Steven M, Walker Digital Corporation, Intellectual Property
        Dept., One High Ridge Park, Stamford, CT 06905, US
Patent and Priority Information (Country, Number, Date):
    Patent: WO 200039723 A2 20000706 (WO 0039723)
    Application: WO 99US27709 19991122 (PCT/WO US9927709)
    Priority Application: US 98221457 19981228
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
    ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
    LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
    UA UG US UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
    Detailed Description
    Claims
Fulltext Word Count: 13953

English Abstract
    A method and apparatus for managing a **subscription** to a product in a
    retail environment, wherein the product for which a **subscription** is
    offered is selected based on the customer's historical purchases. The
    subscription defines a price for the selected product, wherein the
    subscription price is lower than the retail price of the product. The
    subscription specifies conditions which the customer has to meet in
    order to remain entitled to receive the **subscription** price for
    purchases of the product. Such conditions typically include a required
    frequency of purchases for a required period of time. The conditions of
    the **subscription** are selected so as to maximize the customer's visits
    to the business offering the **subscription** without unnecessarily eroding
    the profits of the business.

French Abstract
    Cette invention concerne un procede et appareillage utilises pour la
    gestion de la souscription a un produit dans un environnement de vente au
    detail. Le produit pour lequel on propose une souscription est choisi en
    se basant sur l'historique des produits achetes par le client. La
    souscription permet d'attribuer au produit selectionne un prix inferieur
    a celui dudit produit vendu au detail. La souscription specifie les
    conditions qui doivent etre remplies par le client pour qu'il puisse
    continuer a beneficier du prix de souscription lors de l'achat dudit
    produit. Parmi ces conditions, on trouve en general une frequence d'achat
    obligatoire pendant une periode de duree determinee. Les conditions de la
    souscription sont selectionnees de maniere a maximiser la frequentation
    du client dans l'etablissement qui propose la souscription, sans
    occasionner une baisse inutile des profits de l'etablissement.

Legal Status (Type, Date, Text)
Publication   20000706 A2 Without international search report and to be
                      republished upon receipt of that report.

00725197
AMUSEMENT AND PREMIUMS NETWORK
RESEAU DE JEUX ET DE PRIMES
Patent Applicant/Assignee:
  KLAYH John, KLAYH, John , 383 Dovercourt Drive, Winnipeg, Manitoba R3Y
    1G4 , CA
Inventor(s):
  KLAYH John, KLAYH, John , 383 Dovercourt Drive, Winnipeg, Manitoba R3Y
    1G4 , CA
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0038089 A2 20000629 (WO 200038089)
  Application: WO 99CA1201 19991216 (PCT/WO CA9901201)
  Priority Application: US 98218018 19981222
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
  BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
  SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 27087

English Abstract
  A system for controlling a medium of exchange comprising: plural
  terminals at various locations for detecting the presence of a person and
  of an activity carried out by the person, and for providing signals
  indicative of the identity of the person and of the activity, a first
 database for storing predetermined exchange values for the activity, a
  second **database** for storing separate medium of exchange accounts for
  various persons including at least one of customers and **merchants** ,
  apparatus for detecting the signals, for accessing the first **database**
  and for crediting an exchange value related to the activity to an account
  of a person carrying out the activity or on whose behalf the activity was
  carried out, in the second **database** , and an administration terminal in
  communication with the first **database** for generating and downloading to
  the first **database** parameters indicative of the predetermined exchange
  values for various activities, from time to time.
French Abstract
  L'invention concerne un procede de commande d'un support d'echange
  comprenant : plusieurs terminaux situes en divers endroits et destines a
  detecter la presence d'une personne et d'une activite effectuee par cette
  personne, et a produire des signaux indiquant l'identite de la personne
  et de l'activite, une premiere base de donnees destinee a stocker des
  valeurs d'echange determinees servant a ladite activite, une seconde base
  de donnees servant a stocker un support separe de comptes d'echange pour
  plusieurs personnes, notamment au moins l'un des clients et commercants,
  un appareil servant a detecter des signaux, a acceder a la premiere base
  de donnees et a crediter, dans la seconde base de donnees, une valeur
  d'echange associee a l'activite, sur un compte d'une personne executant
  l'activite ou pour le compte de laquelle cette activite a ete execute,
  ainsi qu'un terminal d'administration, en communication avec la premiere
  base de donnees et destine a produire et telecharger, de temps en temps,
  en direction de cette premiere base, des parametres indiquant les valeurs
  d'echange determinees destinees aux diverses activites.

00725196
SYSTEM FOR DISTRIBUTION   REDEMPTION OF LOYALTY POINTS ● COUPONS
SYSTEME DE DISTRIBUTION ET DE REMBOURSEMENT DE POINTS ET COUPONS DE FIDELITE
Patent Applicant/Assignee:
  KLAYH John, KLAYH, John , 383 Dovercourt Drive, Winnipeg, Manitoba R3Y
    1G4 , CA
Inventor(s):
  KLAYH John, KLAYH, John , 383 Dovercourt Drive, Winnipeg, Manitoba R3Y
    1G4 , CA
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0038088 A1 20000629 (WO 200038088)
  Application: WO 99CA1198 19991216 (PCT/WO CA9901198)
  Priority Application: US 98218019 19981222
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
  BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
  SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 25799

English Abstract
  A system for controlling a customer reward system comprising: a first
  database for storing customer identifications, and for accumulated
  loyalty points awarded to the customer, an administration terminal for
  establishing loyalty point values associated with any of plural
  predetermined activities, and for storing the values and identities of
  associated activities, in a second **database** , a reading terminal for
  reading the identity of a customer at a location of the terminal, first
  apparatus located in the region of the reading terminal for detecting an
  activity of the customer, and second apparatus for accessing the second
  database , looking up the activity of the customer, and depositing
  corresponding loyalty points in the first **database** in association with
  an identification of the customer.

French Abstract
  L'invention concerne un procede de commande d'un systeme de primes
  comprenant: une premiere base de donnees servant a stocker des donnees
  d'identifications de clients, les points de fidelite accumules offerts
  aux clients, un terminal d'administration destine a etablir des valeurs
  de points de fidelite, associees a l'une des activites determinees, et a
  stocker, dans une seconde base de donnees, les valeurs et references des
  activites associees, un terminal de lecture de l'identite d'un client au
  niveau du terminal, un premier appareil place dans la region du terminal
  de lecture, servant a detecter une activite du client, ainsi qu'un second
  appareil destine a acceder a la seconde base de donnees, a rechercher
  l'activite du client et a deposer des points de fidelite correspondants
  dans la premiere base de donnees, en association avec l'identification du
  client.

 15/5/8   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00717094
SYSTEM FOR ELECTRONIC COMMERCE IN NON-STANDARDIZED SERVICES
SYSTEME DE COMMERCE ELECTRONIQUE POUR SERVICES NON UNIFORMISES
Patent Applicant/Assignee:
  HOTDISPATCH INC, HOTDISPATCH, INC. , P.O. Box 425645, Cambridge, MA 02142
    , US

Inventor(s):
  SAYED Hazem, SAYED, Ha⬤m , HotDispatch, Inc., P.O. Box⬤5645,
    Cambridge, MA 02142 , US
  BLUMBERG Andrew J, BLUMBERG, Andrew, J. , HotDispatch, Inc., P.O. Box
    425645, Cambridge, MA 02142 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0029989 A1 20000525 (WO 200029989)
  Application: WO 99US27270 19991118 (PCT/WO US9927270)
  Priority Application: US 98108834 19981118
Designated States: JP US AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
  SE
Main International Patent Class: **G06F-017/30** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 17951

English Abstract
  A system is provided for electronic commerce in non-standardized
  services. Users (4001) register with the service dispatch system and make
  one or more profiles (4005). Service requesters (4007) send a task to the
  service dispatch system for posting. At (4011), the service dispatch
  system selects potential **service providers** (4013) for the task based
  on the classification of expertise indicated by the users when they
  submitted their profiles and the ratings of the users to select one or
  more **service providers** who are qualified to perform the task.
  Dispatch system then pays **service provider** (4013) for delivering the
  particular service or task to requester (4007).

French Abstract
  L'invention concerne un systeme de commerce electronique dans des
  services non uniformises. Ce systeme offre un marche pour des demandeurs
  de service et des prestataires de service en assurant une mediation entre
  les deux dans les domaines suivants : l'identite, ce systeme permettant
  aux deux parties de garder le degre d'anonymat souhaite ; l'attribution
  des taches, en faisant de sorte que le demandeur d'un service peut, au
  minimum, ne rien preciser outre le type de tache souhaite, et au maximum,
  indiquer un prestataire de service particulier ; le prix de la tache, qui
  peut etre fixe ou peut etre le resultat de negociations faisant appel a
  divers systemes d'offres ; l'acceptation ou le rejet d'une tache
  particuliere par le prestataire de service ; le paiement du prestataire
  de service par le demandeur de service ; et les differends qui peuvent
  surgir entre le demandeur de service et le prestataire de service. Les
  utilisateurs du systeme communiquent avec ce dernier via Internet, au
  travers de pages Web servant d'interface interactive pour le systeme.
  L'invention concerne egalement une base de donnees qui contient
  l'information utilisee dans les divers types de mediation, et l'interface
  utilisateur interactive, dont plusieurs exemples sont decrits.

 15/5/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00712519
SYSTEM AND METHOD FOR USING A PREPAID CARD
SYSTEME ET PROCEDE D'UTILISATION D'UNE CARTE A PREPAIEMENT
Patent Applicant/Assignee:
  MASTERCARD INTERNATIONAL INCORPORATED, MASTERCARD INTERNATIONAL
    INCORPORATED , 2000 Purchase Street, Purchase, NY 10577-2509 , US
Inventor(s):
  RASAFI Nicole N, RASAFI, Nicole, N. , 31 High Clear Drive, Stamford, CT
    06905 , US
  HUNTER Burnett D, HUNTER, Burnett, D. , 4 Nob Hill Drive, Elmford, NY
    10523 , US
  MCKENZIE Kevin, MCKENZIE, Kevin , 6912 Fieldstone Farms Drive, O'Fallon,

MO 63366 , US
WIGGINS Janice, WIGGIN● Janice , 6 Douglas Lane, New F●field, CT 06812
, US
STANGLE Brian, STANGLE, Brian , 4 Douglas Lane, New Fairfield, CT 06812 ,
US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0025507 A1 20000504 (WO 200025507)
  Application: WO 99US25157 19991027 (PCT/WO US9925157)
  Priority Application: US 98181377 19981028
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
  AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
  PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: H04M-015/00;
International Patent Class: H04M-017/00; **G06F-017/00** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 14397

English Abstract
  A system using a prepaid card includes card (100), card user (10), card
  issuer (102), sales agent (104), terminal (106), and prepaid card
  processing center (110). Issuer (102), which may be a bank, issues card
  (100) and provides it to agent (104) having terminal (106) connected to
  processing center (110). Agent (104) can also be an employer, a telephone
  service provider , or any commercial establishment. Card (100) can be
  obtained by card user (10) at a standalone terminal. Terminal (106) can
  be a **POS** terminal, a standalone terminal, an ATM, or other approved
  device. Processing center (110) is connected to terminals (106)
  preferably located all over the world via connection (108). Issuer (102),
  holds the funds corresponding to the amount on the prepaid card, is
  connected to processing center (110) via connection (112).

French Abstract
  L'invention concerne un systeme utilisant une carte prepayee et qui
  comprend une carte (100), un utilisateur (10), un emetteur (102), un
  agent de ventes (104), un terminal (106) et un centre de traitement (110)
  des cartes a prepaiement. L'emetteur (102), qui peut etre une banque,
  emet une carte (100) et la fournit a un agent de ventes (104) possedant
  un terminal (106) connecte au centre de traitement (110). L'agent (104)
  peut egalement etre un employeur, un prestataire de services
  telephoniques ou tout etablissement commercial. L'utilisateur (10) peut
  obtenir la carte (100) a un terminal autonome. Le terminal (106) peut
  etre un terminal point de vente, un terminal autonome, un guichet
  automatique bancaire (GAB), ou un autre dispositif approuve. Le centre de
  traitement (110) est relie aux terminaux (106), preferablement situes
  dans le monde entier, par une connexion (108). L'emetteur (102), qui
  detient les fonds correspondant au montant de la carte a prepaiement, est
  relie au centre de traitement (110) par une connexion (112).

 15/5/10   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00709645
**PROCESSING   SYSTEM   AND   METHOD   FOR   A   HETEROGENEOUS   ELECTRONIC   CASH
  ENVIRONMENT**
**SYSTEME   ET   PROCEDE   DE   TRAITEMENT   D'ENVIRONNEMENT A ARGENT ELECTRONIQUE
  HETEROGENE**
Patent Applicant/Assignee:
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  , IL

Inventor(s):
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    , IL

English Abstract

A heterogeneous stored-value system which offers interoperability among a
    number of proprietary payment card brands with differing fee structures.
    Electronic cash originally obtained through a specific payment card brand
    is reconsolidated at settlement, assuring proper accounting for these
 fees . The system can handle isolated flow, where electronic cash flows
    from a loading device (2) to a payment card (8) and thence from a payment
    card (8) to a **point** of **sale** (6) to settlement (7), where electronic
    cash can flow into a payment card only from the loading device. The
    system can also handle circulation of the electronic cash, whereby
    reloading is accomplished by returning electronic cash to a payment card
    (8) as change from a charge transaction at a **point** of **sale** (6). In
    addition, payment cards with more than one charge function can be
    handled, whereby the customer can specify which of several charge
    functions will be used to acquire the electronic cash.

French Abstract

Ce systeme de valeur stockee heterogene permet une interoperabilite entre
    un certain nombre de marques de cartes de paiement privatives a
    structures de redevances differentes. L'argent electronique obtenu a
    l'origine grace a une marque de carte de paiement specifique est
    reconsolide au niveau du reglement, garantissant une reddition de compte
    pertinente pour ces redevances. Le systeme peut accepter un flux isole,
    l'argent electronique circulant d'un dispositif de chargement (2) vers
    une carte de paiement (8) et donc d'une carte de paiement (8) vers un
    point de vente (6) vers le reglement (7), l'argent electronique circulant
    alors dans une carte de paiement uniquement depuis le dispositif de
    chargement. Le systeme peut egalement accepter une circulation de
    l'argent electronique, le rechargement se faisant par consequent par
    renvoi de l'argent electronique a une carte de paiement (8) comme monnaie
    d'une transaction de facturation au niveau du point de vente (6). Des
    cartes de paiement possedant plus d'une fonction de facturation peuvent
    etre acceptees, le client pouvant preciser quelle fonction de facturation
    sera utilisee pour acquerir l'argent electronique.

Legal Status (Type, Date, Text)
Examination   20000727 Request for preliminary examination prior to end of
                      19th month from priority date

 15/5/11   (Item 11 from file: 349)

00704329
LOYALTY FILE **STRUCTURE FOR** SMART CARD
STRUCTURE DE FICHIERS FIDELITE POUR CARTE A PUCE

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Patent and Priority Information (Country, Number, Date):
  Patent: WO 0017794 A2 20000330 (WO 200017794)
  Application: WO 99US21253 19990922 (PCT/WO US9921253)
  Priority Application: US 98159266 19980923
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY
  KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
International Patent Class: G07F-007/10;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 14483

English Abstract
  A loyalty **file** structure for a **smart card** (104) includes any number
  of loyalty **files** (106-112) preinstalled by a card manufacturer. Each
  loyalty **file** (300) has a password (302), a **file** number (304), a label
  (306), an indicator of whether or not the **file** is currently being
  rented by a **merchant** (308), a length indicator (310), a data format
  indicator (312), and a data region (314). An issuer (102) creates a
  unique password for each loyalty **file** on a card and then issues cards
  to customers (514). For customer enrollment at a **point** -of-**sale** , a
  merchant determines if a loyalty **file** is available (FIG. 8A). The
  merchant password is sent to the issuer on-line in real time (FIG. 8B)
  and is returned along with authorization from the issuer to replace the
  password of the loyalty **file** with the **merchant** password (FIG. 8C).
  The **file** label (306) is changed to a **merchant** identifier and the
  file (300) is indicated as being rented. The **merchant** sends payment or
  a credit transaction to the issuer (102) for use of the loyalty **file**
  (300). For use with a loyalty program, a **merchant** terminal (202) finds
  the loyalty **file** (300) of a customer's card (104) for that **merchant**
  and reads or updates information within that **file** . The loyalty **file**
  on a card (926) is also used with electronic ticketing to store
  information pertaining to a purchased ticket. Upon later presentation of
  the card (926) at an airline boarding gate (930), stored information in
  the loyalty **file** is compared with the same information downloaded from
  the airline host computer (910). A match indicates a valid purchase and a
  boarding pass is issued.

French Abstract
  L'invention concerne une structure de fichiers fidelite pour carte a puce
  (104), cette structure comprenant plusieurs fichiers fidelite (106-112)
  preinstalles par le fabricant de cartes. Chacun de ces fichiers fidelite
  (300) presente un mot de passe (302), un numero de fichier (304), une
  etiquette (306), un indicateur (308) permettant de savoir si ce fichier
  est ou non utilise par un commercant, un indicateur de longueur (310), un
  indicateur de structure des donnees (312), et une zone de donnees (314).
  L'emetteur (102) cree un mot de passe unique pour chaque fichier fidelite
  sur une carte, avant d'emettre cette carte a un client (514). Pour
  enregistrer un client a un point de vente, le commercant doit tout
  d'abord savoir si un fichier fidelite est disponible, le mot de passe de
  ce commercant etant envoye en ligne a l'emetteur en temps reel, avant
  d'etre renvoye accompagne d'une autorisation de cet emetteur, ce qui
  permet de remplacer le mot de passe du fichier fidelite par le mot de
  passe du commercant. L'etiquette (306) du fichier est alors changee en
  identificateur commercant et le fichier (300) designe comme utilise. Afin
  de pouvoir utiliser ce fichier fidelite (300), le commercant transmet

alors le paiement ou l●peration de credit audit emette●(102). Utilise
avec un programme de f●lite, le terminal commercant (●) trouve le
fichier fidelite (300) associe a la carte (104) d'un client chez ce
commercant, puis lit ou actualise les informations contenues dans ce
fichier. Le fichier fidelite contenu sur une carte (926) peut par
ailleurs etre utilise avec une billetterie electronique, afin de stocker
les informations relatives a un billet achete. Ainsi, lorsque l'on
presente ensuite la carte (926) a la porte d'embarquement (930) d'une
compagnie aerienne, les informations stockees dans ledit fichier fidelite
sont comparees aux informations telechargees depuis l'ordinateur central
(910) de cette compagnie aerienne, et si ces informations correspondent,
l'achat est alors valable et une carte d'embarquement emise.

15/5/12   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00699891
SYSTEM FOR AUTOMATICALLY **CALCULATING CONSUMER EARNED EQUITY**
SYSTEME DE CALCUL AUTOMATIQUE DU CREDIT D'AVOIR DE LA CLIENTELE
Patent Applicant/Assignee:
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 0014665 A1 20000316 (WO 200014665)
  Application: WO 99US19927 19990831 (PCT/WO US9919927)
  Priority Application: US 9898954 19980903; US 99280212 19990329
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG
  KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF
  BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 8171

English Abstract
  A system and method for **automatically** calculating and managing customer
  earned equity liaises **several** customers with **merchants** who wish to
  participate in a plan to reward a customer with earned equity credit,
  also termed ownership investment credit (OIC), from the **merchant** 's
  stock holdings, based on a customer's completed purchase of a product or
  service. A **merchant** interface which is part of the inventive system,
  provides access for customers registered in the system to information,
  merchant brand, product/service categories, incentive program, and
  price, through descriptive pages which customers can browse. The
  merchant interface assists a customer to select a **merchant** , a
  product/service and to complete an order form. After receiving, verifying
  and recording the customer's purchase transaction, the **merchant**
  interface sends information to a registration and transaction **database** .
  From inputs received from the registration and transaction **database** and
  based on **merchant** equity credit calculation rules recorded in the
  system, a customer's earned equity credit is **automatically** calculated,
  stored in an equity credit **database** and further processed for
  redemption by the customer, based on redemption rules in the system and
  based on customer choice. A customer's earned equity credit information
  may be sent by the system to a stock broker to initiate purchase of stock
  for the customer. The equity credit calculation rules might include
  consideration such as customer's purchase volume, customer being a new

customer, and paymentl⬤customer within terms. The **mer⬤ts** might be
selling products or pr⬤ding services, and could inclu⬤, without
limitation, those dealing in long distance telecommunications, **credit
card** services, gasoline, cable/satellite TV service, Internet service,
automobile leasing, mutual funds, bonds, stock funds, or entertainment.

French Abstract
L'invention concerne un systeme et un procede permettant d'evaluer et de
gerer automatiquement l'avoir des clients. Il s'agit d'assurer
l'interface entre la clientele et les entites commerciales desireuses de
s'associer a un plan d'interessement, c'est-a-dire de participation, aux
biens des entites, sur la base des achats de produits ou de services
effectues par la clientele. Une interface commerciale permet aux clients
enregistres dans le systeme d'acceder a ce systeme via des pages de
descriptif dans lesquelles il est possible de naviguer: information,
marques commerciales, categories de produits/services, programme
d'incitation, et prix. L'interface aide le client a selectionner une
entite, un produit/service et a remplir un formulaire de commande. Apres
reception, verification et enregistrement de la transaction d'achat,
l'interface envoie l'information a une base de donnees d'enregistrement
et de transactions. A partir des entrees recues par la base de donnees et
selon les regles d'evaluation du credit d'avoir enregistrees dans le
systeme, on evalue automatiquement le credit de la clientele, avec
enregistrement dans une base de donnees de credit d'avoir et traitement
ulterieur aux fins d'acquisition sur la base des points accumules par la
clientele, compte tenu des regles d'achat par accumulation de points
propres au systeme et compte tenu egalement du choix de la clientele. Le
systeme peut envoyer l'information de credit d'avoir a un courtier, aux
fins d'achat par la clientele. Par exemple, les regles d'evaluation de
credit d'avoir peuvent reposer sur des elements comme le volume d'achat,
le fait que le client est un nouveau client, et le fait que le client
paie dans les delais. Les entites commerciales peuvent vendre des
produits ou fournir des services et, sans limite, leur activite peut
s'etendre aux services de telecommunications a grande distance, aux
services de carte de credit, aux ventes de carburant, aux services de
television par cable/satellite, aux services sur Internet, a la location
de vehicules, aux fonds communs de placement, aux fonds d'actions ou aux
prestations de loisirs.

Legal Status (Type, Date, Text)
Correction   20000706 Corrected version of Pamphlet: pages 1-22,
                         description, replaced by new pages 1-22; pages
                         23-27, claims, replaced by new pages 23-27; pages
                         1/20-20/20, drawings, replaced by new pages
                         1/20-20/20; due to late transmittal by the receiving
                         Office

15/5/13   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00691556
A SYSTEM AND METHOD OF PROCESSING CREDIT   CARD, **E-COMMERCE, AND E-
     BUSINESS TRANSACTIONS WITHOUT THE**   MERCHANT **INCURRING TRANSACTION
   PROCESSING   FEES OR CHARGES WORLDWIDE**
SYSTEME   ET   PROCEDE   DE   TRAITEMENT   DE   TRANSACTIONS PAR CARTE DE CREDIT,
   COMMERCE   ELECTRONIQUE ET AFFAIRES ELECTRONIQUES SANS QUE LE COMMERCANT
   N'ENCOURE DES FRAIS DE TRAITEMENT DE LA TRANSACTION OU DES CHARGES DANS
   LE MONDE ENTIER
Patent Applicant/Assignee:
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    PA 19087 , US
Inventor(s):
  KOLLS H Brock, KOLLS, H., Brock , 52 Norwood House Road, Downingtown, PA
    19335 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0004477 A1 20000127 (WO 200004477)

Application: W~99US15938 19990714   (PCT/WO US~5938)
Priority Application: ~9893475 19980720; US 99293129 ~90416; US
   99293358 19990416; US 99334815 19990617
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
   ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
   LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
   UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
   TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
   CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
   Detailed Description
   Claims
Fulltext Word Count: 24297

English Abstract
   The present invention relates to a processing method for nullifying
   transaction processing **fees** incurred by a **merchant** , for processing a
   wide variety of **credit   card** , e-commerce, and e-business type
   transactions. In addition the present invention relates to a universal
   advertising and payment system and method for networking, monitoring and
   effectuating e-mail, e-commerce, and e-business and controlling vending
   equipment and applications. The system can effectuate electronic commerce
   and interactive advertising at the **point** of **sale** . Vending equipment
   includes copiers, phones (public, private, cellular), facsimile machines,
   printers, data-ports, laptop print stations, notebook computers, palmtop
   computers (PALM PILOT), microfiche devices, projectors, scanners,
   cameras, modems, communication access, personal data assistants (PDA's),
   pagers, and other vending machines, personal computers (PC), PC terminals
   (NET PC), and network computers (NC). Vending equipment can be networked
   to each other through a first network, programmable and accessible by a
   PC, server, **point** of **sale** (**POS**) system, property or management
   information system (PMS/MIS), and networked to a second network. The
   first network and second network can be the same network. Complete
   control of a vending machine's functionality including usage, control,
   diagnostics, inventory, and marketing data capture can be effectuated
   locally or by remote connection to the network. Remote connection to the
   network includes Internet type connections, telecommunication (telephone,
   ISDN, ADSL), VSAT satellite, and other wire and wireless transmission.

French Abstract
   La presente invention concerne un procede de traitement permettant
   d'annuler les frais de traitement de transaction encourus par un
   commercant ayant effectue des transactions par carte de credit, commerce
   electronique et affaires electroniques. En outre la presente invention
   concerne un systeme de publicite et de paiement universel et un procede
   de mise en reseau, de controle et d'application de courrier electronique,
   de commerce electronique et d'affaires electronique et de commande de
   materiel et d'applications de vente. Le systeme permet de faire du
   commerce electronique et de la publicite interactive au point de vente.
   Le materiel de vente comprend des copieurs, des telephones (publics,
   prives, cellulaires), des telecopieurs, des imprimantes, des dispositifs
   d'entree de donnees, des postes d'impression pour ordinateurs portatifs,
   des ordinateurs portatifs, des ordinateurs de poche (PALM PILOT), des
   appareils a microfiches, des projecteurs, des scanners, des cameras, des
   modems, des dispositifs d'acces aux communications, des assistants
   numeriques (PDA), des recepteurs d'appel de personnes et d'autres
   appareils de vente, des ordinateurs personnels (PC), des terminaux de PC
   (NET PC) et des ordinateurs de reseau (NC). On peut connecter par reseau
   le materiel de vente dans un premier reseau programmable et accessible a
   partir d'un PC, d'un serveur, d'un systeme de point de vente (**POS**),
   d'un systeme d'information de propriete ou de gestion (PMS/MIS), puis le
   mettre en reseau dans un deuxieme reseau. Le premier reseau et le
   deuxieme reseau peuvent former un seul reseau. On peut effectuer une
   commande complete d'une fonctionnalite d'appareil de vente comprenant
   l'utilisation, la commande, le diagnostic, l'inventaire et la gestion de

la saisie de donnees, ●galement ou par connexion a dis●ce au reseau.
Une connexion a distan●au reseau comprend des connexi●● de type
Internet, un dispositif de telecommunication (telephone, ISDN, ADSL), un
satellite VSAT et d'autres dispositifs de transmission avec ou sans
cable.

15/5/14   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00691554
**A METHOD OF TRANSACTING E-COMMERCE AND E-BUSINESS FROM A PUBLIC ACCESS
    PERVASIVE COMPUTING DEVICE**
**PROCEDE PERMETTANT D'EFFECTUER DES TRANSACTIONS PAR COMMERCE ELECTRONIQUE
    ET AFFAIRES ELECTRONIQUES A PARTIR D'UN DISPOSITIF DE CALCUL OUVERT A
    UN ACCES PUBLIC**
Patent Applicant/Assignee:
  USA TECHNOLOGIES INC, USA TECHNOLOGIES, INC. , 200 Plant Avenue, Wayne,
    PA 19087 , US
Inventor(s):
  KOLLS H Brock, KOLLS, H., Brock , 52 Norwood House Road, Downingtown, PA
    19335 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0004475 A1 20000127 (WO 200004475)
  Application: WO 99US15922 19990715 (PCT/WO US9915922)
  Priority Application: US 9893475 19980720; US 99293358 19990416; US
    99293129 19990416; US 99335327 19990617; US 99334815 19990617
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 29602

English Abstract
  The present invention relates to a processing method for conducting
  e-mail, e-commerce, and e-business by way of an electronic commerce
  terminal. An electronic commerce terminal can be referred to as a
  pervasive computing device. In addition, the present invention relates to
  a universal advertising and payment system and method for networking,
  monitoring and effectuating e-mail, e-commerce, and e-business and
  controlling vending equipment and applications. The system can effectuate
  electronic commerce and interactive advertising at the **point** of **sale** .
  Vending equipment includes copiers, phones (public, private, cellular),
  facsimile machines, printers, data-ports, laptop print stations, notebook
  computers, palmtop computers (PALM PILOT), microfiche devices,
  projectors, scanners, cameras, modems, communication access, personal
  data assitants (PDA's), pagers, and other vending machines, personal
  computers (PC), PC terminals (NET PC), and network computers (NC).
  Vending equipment can be networked to each other through a first network,
  programmable and accessible by a PC, server, **point** of **sale** (**POS**)
  system, property or management information system (PMS/MIS), and
  networked to a second network. The first network and second network can
  be the same network. Complete control of a vending machine's
  functionality including usage, control, diagnostics, inventory, and
  marketing data capture can be effectuated locally or by remote connection
  to the network. Remote connection to the network includes Internet type
  connections, telecommunication (telephone, ISDN, ADSL), VSAT satellite,
  and other wire and wireless transmission.

French Abstract

La presente invention   cerne un procede de traitement⬤rmettant
d'echanger du courrier electronique, d'effectuer des transactions par
commerce electronique et affaires electroniques au moyen d'un terminal de
commerce electronique. On peut se referer a un terminal de commerce
electronique comme a un dispositif de calcul ouvert. En outre, la
presente invention concerne un systeme de publicite et de paiement
universel et un procede de mise en reseau, de controle et d'application
de courrier electronique, de commerce electronique et d'affaires
electronique et de commande de materiel et d'applications de vente. Le
systeme permet de faire du commerce electronique et de la publicite
interactive au point de vente. Le materiel de vente comprend des
copieurs, des telephones (publics, prives, cellulaires), des
telecopieurs, des imprimantes, des dispositifs d'entree de donnees, des
postes d'impression pour ordinateurs portatifs, des ordinateurs
portatifs, des ordinateurs de poche (PALM PILOT), des appareils a
microfiches, des projecteurs, des scanners, des cameras, des modems, des
dispositifs d'acces aux communications, des assistants numeriques (PDA),
des recepteurs d'appel de personnes et d'autres appareils de vente, des
ordinateurs personnels (PC), des terminaux de PC (NET PC) et des
ordinateurs de reseau (NC). On peut connecter par reseau le materiel de
vente dans un premier reseau, programmable et accessible a partir d'un
PC, d'un serveur, d'un systeme de point de vente (**POS**), d'un systeme
d'information de propriete ou de gestion (PMS/MIS), puis le mettre en
reseau dans un deuxieme reseau. Le premier reseau et le deuxieme reseau
peuvent former un seul reseau. On peut effectuer une commande complete
d'une fonctionnalite d'appareil de vente comprenant l'utilisation, la
commande, le diagnostic, l'inventaire et la gestion de la saisie de
donnees, localement ou par connexion a distance au reseau. Une connexion
a distance au reseau comprend des connexions de type Internet, un
dispositif de telecommunication (telephone, ISDN, ADSL), un satellite
VSAT et d'autres dispositifs de transmission avec ou sans cable.

15/5/15   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00687798
STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER
SYSTEME   DE TRANSACTION DE VALEURS STOCKEES COMPRENANT UN SERVEUR AVEC BASE
   DE DONNEES INTEGREE
Patent Applicant/Assignee:
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     Services Company, Inc., American Express Tower, World Financial Center,
     New York, NY 10285 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0000915 A1 20000106 (WO 200000915)
  Application: WO 99US12118 19990601 (PCT/WO US9912118)
  Priority Application: US 98105406 19980626; US 99241188 19990201
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
International Patent Class: G07F-007/10;
Publication Language: English

Filing Language: English
Fulltext Availability: ●
  Detailed Description
  Claims
Fulltext Word Count: 6496

English Abstract
  An integrated **database** and information server are provided that
  efficiently share information and tasks between various stored value
  programs. A server is configured to provide reusable objects and data
  structures that are suitably shared between various stored value
  products. A **database** at the server allows data to be shared between
  various programs so that each consumer associates with only one **database**
   record even though that consumer may use multiple shared value products.
  An exemplary common record for a consumer includes information relating
  to mailing addresses, preferred language, and the like. By integrating
  modules and avoiding duplicate records, the record communicates with all
  stored value programs, so the information does not need to be repeatedly
  entered into the **database** . Moreover, new stored value products are
  quickly and easily created through selection and arrangement of various
  shared objects preferably maintained within the **database** .

French Abstract
  L'invention concerne une base de donnees integree et un serveur
  d'informations permettant de partager de maniere efficace des
  informations et des taches entre les differents programmes de valeurs
  stockees. Un serveur est configure de maniere a produire des structures
  reutilisables d'objets et de donnees qui sont partagees de maniere
  convenable entre les differents produits de valeurs stockees. Une base de
  donnees au niveau du serveur permet le partage des donnees entre divers
  programmes de sorte que chaque client soit associe a un seul
  enregistrement de la base de donnees independamment de la quantite de
  produits de valeurs stockees qu'a utilise ce client. Un enregistrement
  habituel pour un client comprend les informations ayant trait a des
  adresses d'envoi, a une langue preferentielle et analogues. Le fait
  d'integrer des modules et d'eviter les enregistrements en double permet
  la communication de l'enregistrement avec tous les programmes de valeurs
  stockees de sorte que les informations n'aient pas a etre saisies de
  maniere repetee dans la base de donnees. En plus, les nouveaux produits
  de valeurs stockees sont crees rapidement et facilement par
  l'intermediaire de la selection et de la disposition de differents objets
  partages conserves de preference dans la base de donnees.

 15/5/16   (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00663056
**METHOD AND SYSTEM FOR DELIVERING AND REDEEMING DYNAMICALLY AND ADAPTIVELY
   CHARACTERIZED PROMOTIONAL INCENTIVES ON A COMPUTER NETWORK**
**PROCEDE ET SYSTEME PERMETTANT DE DISTRIBUER ET D'ECHANGER DES INCITATIONS
   PROMOTIONNELLES CARACTERISEES DE MANIERE DYNAMIQUE ET ADAPTATIVE SUR UN
   RESEAU**
Patent Applicant/Assignee:
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Inventor(s):
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  KAY Erik A, KAY, Erik, A. , 135 Acalanes Drive, Sunnyvale, CA 94086 , US
  BARTLETT Stephen W, BARTLETT, Stephen, W. , 114 Cuesta Drive, Los Altos,
    CA 94022 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9946708 A1 19990916
  Application: WO 99US4970 19990305 (PCT/WO US9904970)
  Priority Application: US 9877630 19980311

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
    FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
    LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
    UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
    AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
    GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
    Detailed Description
    Claims
Fulltext Word Count: 40309

English Abstract
    This invention relates to a system and method for defining,
    electronically distributing, dynamically displaying to a consumer,
    redeeming and clearing promotional incentives over a network. One or more
    parameters of the incentives may be dynamically determined by being
    dependent on one or more characteristics of the consumer including the
    location on the network where the incentive is being viewed.

French Abstract
    L'invention concerne un systeme et un procede permettant de definir, de
    distribuer electroniquement, d'afficher dynamiquement a l'attention d'un
    consommateur, d'echanger et de compenser des incitations promotionnelles
    sur un reseau. Un ou plusieurs parametres associes a des promotions
    peuvent etre determines dynamiquement en fonction d'une ou plusieurs
    caracteristiques du consommateur, notamment sa localisation sur le reseau
    ou la promotion est visualisee.

15/5/17   (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT ·
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00641670
**SYSTEMS   AND   METHODS   FOR   MATCHING,   SELECTING,   NARROWCASTING,   AND/OR
    CLASSIFYING BASED ON RIGHTS MANAGEMENT AND/OR OTHER INFORMATION**
**SYSTEMES   ET   PROCEDES   DE   COMPARAISON,   DE   SELECTION,   DE   DISTRIBUTION
    RESTREINTE,   ET/OU   DE CLASSIFICATION SELON DES DONNEES RELATIVES A UNE
    GESTION DES DROITS ET/OU D'AUTRES DONNEES**
Patent Applicant/Assignee:
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Patent and Priority Information (Country, Number, Date):
    Patent: WO 9924928 A2 19990520
    Application: WO 98US23648 19981106   (PCT/WO US9823648)
    Priority Application: US 97965185 19971106
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
    FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
    MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
    VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
    CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
    ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
    Detailed Description
    Claims

Fulltext Word Count: 455●

English Abstract
Rights management information is used at least in part in a matching,
narrowcasting, classifying and/or selecting process. A matching and
classification utility system comprising a kind of Commerce Utility
System is used to perform the matching, narrowcasting, classifying and/or
selecting. The matching and classification utility system may match,
narrowcast, classify and/or select people and/or things, non-limiting
examples of which include software objects. The Matching and
Classification Utility system may use any pre-existing classification
schemes, including at least some rights management information and/or
other qualitative and/or parameter data indicating and/or defining
classes, classification systems, class hierarchies, categroy schemes,
class assignments, category assignments, and/or class **membership** . The
Matching and Classification Utility may also use at least some rights
management information together with any artificial intelligence, expert
system, statistical, computational, manual, or any other means to define
new classes, class hierarchies, classification systems, category schemes,
and/or assign persons, things, and/or groups of persons and/or things to
at least one class.

French Abstract
Les donnees relatives a la gestion des droits sont utilisees en partie
dans un processus de comparaison, de distribution restreinte, de
classification, et/ou de selection, un systeme utilitaire de comparaison
et de classification comprenant un type de systeme utilitaire commercial
etant utilise pour effectuer la comparaison, distribution restreinte,
classification, et/ou selection. Ce systeme utilitaire de comparaison et
de classification peut comparer, distribuer de maniere restreinte,
classifier, et/ou selectionner des individus et/ou des choses, par
exemple des objets logiciels. Ce systeme utilitaire de comparaison et de
classification peut utiliser n'importe quel dispositif de classification
existant, par exemple au moins des dispositifs de classification
existants, qui comprennent au moins des donnees relatives a la gestion
des droits et/ou d'autres donnees qualitatives et/ou des donnees de
parametres, permettant d'indiquer et/ou de definir des classifications,
des systemes de classification, des hierarchies entre classifications,
des dispositifs categoriels, des affectations de classifications, des
affectations categorielles, et/ou des appartenances a des
classifications. Ce systeme utilitaire de comparaison et de
classification peut egalement utiliser des donnees relatives a la gestion
des droits avec un systeme expert d'intelligence artificielle ou avec des
organes statistiques, computationnels, manuels, ou autres, afin de
definir de nouvelles classifications et hierarchies entre
classifications, de nouveaux systemes de classification et dispositifs
categoriels, et/ou affecter des individus, des choses, et/ou des groupes
d'individus et/ou de choses a au moins une classification.

15/5/18   (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00639148
SYSTEM AND METHOD OF TARGETED MARKETING
SYSTEME ET METHODE DE MARKETING CIBLE
Patent Applicant/Assignee:
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    Marblehead, MA 01945 , US
  EGINTON William A, EGINTON, William, A. , 37109 State Route &734,
    Philomont, VA 20131 , US
Patent and Priority Information (Country, Number, Date):

English Abstract
   A system and method of targeted marketing to consumers, including
   businesses and associates, based upon the financial characteristics of
   the consumer, type offer being made and the channel of communication for
   delivery of the offer. The consumer is characterized based upon
   financial, behavioral, and socioeconomic factors. The offer is
   characterized based upon the consumer and the potential for the consumer
   accepting the offer. The channel of communication for delivery of the
   offer is also characterized and combined with the consumer and consumer-
   offer characteristics to arrive at a net present value of the offer to be
   made. If the net present value is sufficient the offer is processed and
   presented to the consumer. If the net present value is not sufficient,
   the offer is revised to present a better value to the consumer (or
   discarded if the required offer value can not be created) thereby
   enhancing the chances that the consumer will accept the offer in
   question. In this way the system and method of the target marketing
   creates value in both releasing, and not releasing specific offers.

French Abstract
   L'invention se rapporte a un systeme et a une methode de marketing cible
   s'adressant a des consommateurs, et notamment a des entreprises et des
   associes. La methode en question s'appuie sur les caracteristiques
   financieres du consommateur, sur le type de l'offre faite et sur la voie
   de communication utilisee pour la diffusion de l'offre. Le consommateur
   est caracterise en fonction de facteurs financiers, comportementaux et
   socio-economiques. L'offre est caracterisee en fonction du consommateur
   et de la probabilite pour que le consommateur accepte l'offre. La voie de
   communication pour la diffusion de l'offre est egalement caracterisee en
   fonction du consommateur et de l'ensemble consommateur-offre et elle est
   combinee aux caracteristiques relatives au consommateur et a l'ensemble
   consommateur-offre dans le but de produire une valeur actualisee nette de
   l'offre a effectuer. Si la valeur actualisee nette est suffisante,
   l'offre est traitee et presentee au consommateur. Si cette valeur
   actualisee nette n'est pas suffisante, l'offre est revue de maniere a
   presenter une meilleure valeur au consommateur (ou rejetee si la valeur
   de l'offre requise ne peut etre creee), ce qui permet d'accroitre la
   probabilite pour que le consommateur accepte l'offre en question. De
   cette maniere, le systeme et le procede de marketing cible sont createurs
   de valeur, que ce soit par la diffusion ou la non-diffusion d'offres
   specifiques.

15/5/19   (Item 19 from file: 349)

00637920
SYSTEM AND METHOD FOR INCENTIVE PROGRAMS AND AWARD FULFILLMENT
SYSTEME ET PROCEDE D'APPLICATION DE PROGRAMMES D'INCITATION ET D'OBTENTION
   DE RECOMPENSE
Patent Applicant/Assignee:

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  21230 , US
Inventor(s):
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 9921103 A2 19990429
  Application: WO 98US21765 19981015 (PCT/WO US9821765)
  Priority Application: US 9763180 19971020; US 9767776 19971210; US
  9840490 19980318
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
  ML MR NE SN TD TG
Main International Patent Class: **G06F-017/00** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 30776

English Abstract
  A method and system for providing incentive programs over a computer
  network is provided in which a host may provide sponsoring companies with
  the capability to buy prepackaged or self-built incentive programs, offer
  such incentive programs to consumers, provide sponsoring companies and
  retailers with the capability to associate prizes with incentive
  programs, provide sponsoring companies, retailers and consumers with
  convenient fulfillment of prizes, and store and manipulate **databases**
  regarding all of the foregoing.

French Abstract
  L'invention concerne un procede et un systeme d'application de programmes
  d'incitation dans un reseau informatique dans lequel un hote peut
  permettre a des compagnies de parrainage d'acheter des programmes
  d'incitation conditionnes a l'avance ou auto-generes; d'offrir ces
  programmes d'incitation a des consommateurs; de permettre a des
  compagnies de parrainage et a des revendeurs d'associer des recompenses
  aux programmes d'incitation; de proposer des recompenses interessantes a
  des compagnies de parrainage, des revendeurs et des consommateurs; et de
  memoriser et manipuler des bases de donnees contenant tout ce qui
  precede.

 15/5/20   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00635367
AUTOMATED DEBT PAYMENT SYSTEM AND METHOD USING ATM NETWORK
SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MTA ET
  TECHNIQUE AFFERENTE
Patent Applicant/Assignee:
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  Church, VA 22043 , US
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  , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9918529 A1 19990415
  Application: WO 98US19897 19981001 (PCT/WO US9819897)

English Abstract
  An electronic funds transfer methodology for providing access to non-bank
  loan payment processors (24) through established ATM networks (8),
  allowing a customer to transfer funds electronically from an account at
  the customer's bank (18) to a loan servicer (24) to satisfy an
  outstanding payment obligation. Information relevant to the payment is
  communicated electronically from the loan servicer through software
  designed to access the servicer's loan **database** , extract specific
  fields from designated records, and communicate this information to a
  third party central computer. The third party central computer reformats
  the data as necessary, aggregates this information with any similar
  information received from other loan or debt servicers, and transmits the
  aggregated information to one or more ATM transaction processors.

French Abstract
  L'invention porte sur une technique de transfert de fonds electronique
  permettant d'avoir acces a des processeurs de payement de prets non
  bancaires (24) par le truchement de reseaux MTA existants (8) permettant
  a un client de transferer par voie electronique des fonds d'un compte sur
  sa banque (18) a un agent serveur de prets (24) afin d'acquitter une
  obligation de reglement a executer. L'information relative au reglement
  est communiquee par voie electronique par l'agent serveur de pret par
  l'intermediaire d'un programme concu pour acceder a la base de donnees de
  l'agent serveur de pret, extraire des zones de donnees specifiques
  d'enregistrements designes et transmettre cette information a un
  ordinateur central tiers. Ce dernier reformatte les donnees le cas
  echeant, relie cette information a toute information similaire emanant
  d'autres agents serveurs de prets ou de creances et fait passer l'agregat
  d'informations a un pou plusieurs processeurs MTA transactionnels.

15/5/21   (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00569575
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT
ARCHITECTURE   UTILIZING   A   MULTICHANNEL,   EXTENSIBLE,   FLEXIBLE
ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR UNE ARCHITECTURE DE SYSTEME DE
PAIEMENT   INTERRESEAU   DANS   LESQUELS   ON   UTILISE   UNE   ARCHITECTURE
MULTIVOIE, EXTENSIBLE ET FLEXIBLE**
Patent Applicant/Assignee:
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    City, CA 94065 , US
Inventor(s):
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    US
  HALLER Daniel R, HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park,
    CA 94025 , US
  SUBRAMANIAN Mahadevan P, SUBRAMANIAN, Mahadevan, P. , 801 Catamaran
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 9813797 A2 19980402
  Application: WO 97US17381 19970926 (PCT/WO US9717381)
  Priority Application: US 96721133 19960926
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS J●KE KG KP KR KZ LC LK LR LS LT L●LV MD MG MK MN
MW MX NO NZ PL PT RO R●SD SE SG SI SK SL TJ TM TR TT U●JG US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG
Main International Patent Class: G07F-019/00;
International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 35317

English Abstract

  Secure transmission of data is provided between a plurality of computer
  systems over a public communication system, such as the Internet. Secure
  transmission of data is provided from a customer computer system to a
  merchant computer system, and for the further secure transmission of
  payment information from the **merchant** computer system to a payment
  gateway computer system. The payment gateway system formats transaction
  information appropriately and transmits the transaction to the particular
  host legacy system. The host legacy system evaluates the payment
  information and returns a level of authorization of credit to the gateway
  which packages the information to form a secure transaction which is
  transmitted to the **merchant** which is in turn communicated to the
  customer by the **merchant** . The **merchant** can then determine whether to
  accept the payment instrument tendered or deny credit and require another
  payment instrument. An architecture that provides support for additional
  message types that are value;ndash;added extensions to the basic SET
  protocol is provided by a preferred embodiment of the invention.

French Abstract

  La transmission protegee de donnees est assuree entre plusieurs systemes
  informatiques sur un reseau de communication public, tel qu'Internet. La
  transmission protegee de donnees est assuree entre un systeme
  informatique client et un systeme informatique vendeur, et pour une
  transmission encore mieux protegee des informations de paiement, entre le
  systeme informatique client et un systeme informatique de paiement
  interreseau. Ledit systeme de paiement interreseau met en forme des
  informations de transaction de maniere appropriee et transmet la
  transaction au systeme hote deja en place. Ledit systeme hote deja en
  place evalue les informations de paiement et renvoie un niveau
  d'autorisation de credit a la passerelle qui condense les informations
  pour former une transaction protegee qui est a son tour communiquee au
  client par le vendeur. Le vendeur peut ensuite determiner s'il accepte
  l'instrument de paiement propose ou s'il refuse le credit et demande un
  autre instrument de paiement. Une architecture qui assure le prise en
  charge de types de messages supplementaires qui sont des extensions a
  valeur ajoutee au protocole de transaction electronique protegee (SET),
  est prevue dans un mode de realisation prefere de l'invention.

 15/5/22   (Item 22 from file: 349)

00569574
**A   SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY SYSTEM
  ARCHITECTURE WITH SYSTEM ADMINISTRATION INFORMATION ACCESSIBLE FROM A
  BROWSER**
**SYSTEME,   PROCEDE   ET   ARTICLE   MANUFACTURE   POUR   UNE   ARCHITECTURE DE
  COMMUNICATION INTERRESEAU DONT LES INFORMATIONS D'ADMINISTRATION DU
  SYSTEME SONT ACCESSIBLES AU MOYEN D'UNE FONCTION DE SURVOL**
Patent Applicant/Assignee:
  VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood
    City, CA 94065 , US
Inventor(s):

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  US
SUBRAMANIAN Mahadevan P, SUBRAMANIAN, Mahadevan, P. , 801 Catamaran
  Street &3, Foster City, CA 94404 , US
HALLER Daniel R, HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park,
  CA 94025 , US

English Abstract
  Secure transmission of data is provided between a plurality of computer
  systems over a public communication system, such as the Internet. Secure
  transmission of data is provided from a customer computer system to a
  merchant computer system, and for the further secure transmission of
  payment information from the **merchant** computer system to a payment
  gateway computer system. The payment gateway system receives encrypted
  payment requests from **merchants** , as HTTP POST messages via the
  Internet. The gateway then unwraps and decrypts the requests,
  authenticates digital signatures of the requests based on certificates,
  supports transaction types and card types as required by a financial
  institution, and accepts concurrent VPOS transactions from each of the
  merchant servers. Then, the gateway converts transaction data to
  host;ndash;specific formats and forwards the mapped requests to the host
  processor using the existing financial network. The gateway system
  architecture includes support for standard Internet access routines which
  facilitate access to system administration information from a commercial
  web browser.

French Abstract
  La transmission protegee de donnees est assuree entre plusieurs systemes
  informatiques sur un reseau de communication public, tel qu'Internet. La
  transmission protegee de donnees est assuree entre un systeme
  informatique client et un systeme informatique vendeur, et pour une
  transmission encore mieux protegee des informations de paiement, entre le
  systeme informatique vendeur et un systeme informatique de paiement
  interreseau. Ledit systeme de paiement interreseau recoit des demandes de
  paiement codees des vendeurs, sous forme de messages POST HTTP (protocole
  de transmission terminal point de vente) par le reseau Internet. La
  passerelle developpe et decode ensuite les demandes, authentifie les
  signatures numeriques des demandes en fonction de certificats, prend en
  charge des types de transaction et des types de carte conformement aux
  exigences de l'organisme financier, et accepte les transactions VPOS
  provenant de chacun des serveurs vendeurs. Ensuite, la passerelle
  convertit les donnees de transaction en structures specifiques a l'hote
  et envoie les demandes mappees au processeur central en utilisant le
  reseau financier en place. L'architecture du systeme de communication
  interreseau comporte un support pour les programmes standard d'acces a
  Internet qui facilitent l'acces aux informations d'administration du
  systeme au moyen d'une fonction de survol commerciale du Web.

00563246
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SECURE, STORED VALUE
    TRANSACTIONS OVER AN OPEN COMMUNICATION NETWORK UTILIZING AN
    EXTENSIBLE, FLEXIBLE ARCHITECTURE**
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR TRANSACTIONS SECURISEES A
    VALEUR PREENREGISTREE DANS UN RESEAU OUVERT DE COMMUNICATIONS UTILISANT
    UNE ARCHITECTURE SOUPLE ET EXTENSIBLE
Patent Applicant/Assignee:
  VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood
    City, CA 94065 , US
Inventor(s):
  ROWNEY Kevin T B, ROWNEY, Kevin, T., B. , 748 Duncan Street, San
    Francisco, CA 94131 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9805011 A2 19980205
  Application: WO 97US13673 19970731 (PCT/WO US9713673)
  Priority Application: US 96692907 19960731
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
  ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
  FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
  TG
Main International Patent Class: G07F-019/00;
International Patent Class: **G06F-017/60** ; G07F-007/10;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 49550

English Abstract
  An architecture that provides a server that communicates bidirectionally
  with a gateway over a first communication link, over which service
  requests flow to the server for one or more **merchants** and/or consumers
  is disclosed. Service requests are associated with a particular **merchant**
   based on storefront visited by a consumer or credentials presented by a
 merchant . Service requests result in **merchant** specific transactions
  that are transmitted to the gateway for further processing on existing
  host applications. By presenting the appropriate credentials, the
 merchant could utilize any other computer attached to the Internet
  utilizing a SSL or SET protocol to query the vPOS system remotely and
  obtain capture information, payment administration information, inventory
  control information, audit information and process customer satisfaction
  information. Secure transmission of a value transfer protocol transaction
  is provided between a plurality of computer systems over a public
  communication system, such as the Internet. A connection is created
  between two computer systems using a public network, such as the
  Internet, to connect the computers. Then, digital certificates and a
  digital signature are exchanged to ensure that both parties are who they
  say they are. Finally, the two **smart**   **cards** involved in a transaction
  are read by individual computers connected utilizing the network, and the
  value transfer protocol is executed over the secured network. The value
  transfer protocol facilitates the exchange of money between the two
 smart   **cards** .

French Abstract
  La presente invention concerne une architecture ou l'on a recours a un
  serveur qui communique de facon bidirectionnelle avec une passerelle sur
  une premiere liaison de communication, sur laquelle les demandes de
  service sont adressees au serveur de la part d'un ou plusieurs negociants
  et/ou consommateurs. Les demandes de service sont relatives a un
  negociant particulier en fonction des stands visites par les
  consommateurs ou de references presentees par un negociant. Les demandes

de service aboutissent⬤nc a des transactions marchand⬤specifiques qui
sont transmises a la p⬤serelle pour un traitement cons⬤ctif par des
applications d'hote existantes. En presentant les references appropriees,
le negociant peut utiliser tout autre ordinateur relie au reseau Internet
sous protocole SSL ou SET pour requerir le systeme vPOS distant et
obtenir tout type d'information: capture, gestion de paiement, commande
d'inventaire, audit et enquete de satisfaction client. La transmission
securisee d'une transaction de protocole de transfert de valeur est
obtenue entre une serie de systemes d'ordinateur sur un systeme public de
communications, tel le reseau Internet. Une connexion peut s'etablir
entre deux systemes d'ordinateur utilisant un reseau public, tel que le
reseau Internet, pour relier les ordinateurs. Des certificats numerises
et une signature numerique sont alors echanges pour s'assurer que
l'identite des deux interlocuteurs correspond a leurs dires. Enfin, les
deux cartes a puce impliquees dans une transaction sont lues par des
ordinateurs individuels interconnectes via le reseau, et le protocole de
transfert de valeur est execute sur le reseau securise. Le protocole de
transfert de valeur facilite l'echange d'argent entre les deux cartes a
puce.

15/5/24   (Item 24 from file: 349)

00547771
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR PROCESSING A PLURALITY OF
TRANSACTIONS FROM A SINGLE INITIATION POINT ON A MULTICHANNEL,
EXTENSIBLE, FLEXIBLE ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE DESTINES AU TRAITEMENT D'UNE PLURALITE DE
TRANSACTIONS A PARTIR D'UNE ARCHITECTURE MULTICANAUX, EXTENSIBLE,
FLEXIBLE A UN SEUL POINT DE DECLENCHEMENT**
Patent Applicant/Assignee:
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    City, CA 94065 , US
Inventor(s):
  BERGER David A, BERGER, David, A. , 25 McAker Court &136, San Mateo, CA
    94403 , US
  WEBER Jay C, WEBER, Jay, C. , 302 Pope Street, Menlo Park, CA 94025 , US
  NADAPURMATH Vilas I, NADAPURMATH, Vilas, I. , 180 Elm Court &601,
    Sunnyvale, CA 94086 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9749072 A2 19971224
  Application: WO 97US10519 19970617 (PCT/WO US9710519)
  Priority Application: US 96664772 19960617
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
  MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS
  MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR
  IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: G07F-007/10;
International Patent Class: **G06F-017/60** ; G07F-019/00;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 35336

English Abstract
  An architecture for processing a plurality of transactions from a single
  point of initiation is disclosed. The initiating computer selects a
  terminal identification token, and associates the token with a
  transaction request, thereby ensuring the association of the transaction
  with a unique terminal identification despite being originated by the
  same terminal. The tokens are obtained from a token table, which contains
  a row for each token defined to the system. The table includes a column
  for the token, a column that identifies a system with which the token may

be used, and a column ●t identifies a date and time f●d indicating
when a particular toke●was selected for use. A null va●e in the
date­time field indicates that the token for that row is not in use.
A query operation selects a token with a null date­time value, and a
set operation sets the date­time value to the then­current time
to mark it in use. At the conclusion of the transaction, a set operation
sets the date­time value to null, enabling the token to be reused for
another non­concurrent transaction.

French Abstract
L'invention concerne une architecture de traitement d'une pluralite de
transactions a partir d'un seul point de declenchement. L'ordinateur de
declenchement selectionne un jeton d'identification de terminal et il
associe le jeton a une demande de transactions, assurant ainsi
l'association de la transaction a l'identification d'un terminal unique
bien que l'emission soit effectuee par le meme terminal. Les jetons sont
issus d'une table a jetons laquelle contient une rangee pour chaque jeton
defini pour le systeme. La table comprend une colonne pour le jeton, une
colonne identifiant un systeme avec lequel le jeton peut etre utilise, et
une colonne identifiant un champ de date et de temps indiquant le moment
ou un jeton particulier a ete selectionne pour l'utilisation. Une valeur
nulle dans le champ date­temps indique que le jeton de ladite rangee
n'est pas utilise. Une operation d'interrogation selectionne un jeton
presentant une valeur date­temps nulle, et une operation
d'etablissement fixe la valeur date­temps au temps alors .actuel afin
de le marquer comme etant utilise. A la fin de la transaction, une
operation d'etablissement etablit la valeur date­temps a 0,
permettant la reutilisation du jeton pour une autre transaction non
simultanee.

15/5/25   (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00547758
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A VIRTUAL POINT OF SALE
     PROCESSING UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR LE TRAITEMENT D'UN POINT DE
     VENTE VIRTUEL A L'AIDE D'UNE ARCHITECTURE FLEXIBLE, EXTENSIBLE ET A
     CANAUX MULTIPLES**
Patent Applicant/Assignee:
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    City, CA 94065 , US
Inventor(s):
  KRAMER Glenn A, KRAMER, Glenn, A. , 752 Grand View Avenue, San Francisco,
    CA 94114 , US
  ROWNEY Kevin T B, ROWNEY, Kevin, T., B. , 748 Duncan Street, San
    Francisco, CA 94131 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9749055 A1 19971224
  Application: WO 97US10583 19970617 (PCT/WO US9710583)
  Priority Application: US 96664813 19960617; US 96664814 19960617
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
    FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
    MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS
    MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR
    IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 34979

English Abstract
  Secure transmission of data is provided between a plurality of computer

systems over a public ●mmunication system, such as the●ternet is
disclosed in which a s●ver communicates bidirectionall●ith a gateway
over a first communication link, over which all service requests are
initiated by the server. The gateway uses a second communication link to
send service signals to the server. In response to the service signals,
the server initiates transactions to the gateway or presents information
on a display device. Secure transmission of data is provided from a
customer computer system to a **merchant** computer system, and for the
further secure transmission of payment information regarding a payment
instrument form the **merchant** computer system to a payment gateway
computer system. The payment gateway system determines if the transaction
is worthy of further analysis and forwarding to the ultimate host
processor, and converts the transaction to a format acceptable by a host
processor. The **merchant** can then determine whether to accept the
payment instrument tendered or deny credit and require another payment
instrument. An architecture that provides support for additional message
types that are extensions to the SET specification is provided by a
preferred embodiment of the invention.

French Abstract
L'invention permet une transmission sure de donnees entre plusieurs
systemes informatiques et un systeme de communication public tel que le
reseau Internet, ou un serveur communique de maniere
bi­directionnelle par une passerelle avec une premiere liaison de
communication au moyen de laquelle toutes les demandes de service sont
lancees par le serveur. Le systeme de passerelle utilise une seconde
liaison de communication pour envoyer les signaux de service au serveur.
En reponse aux signaux de service, le serveur declenche des operations de
transactions sur le systeme de passerelle ou presente des informations
sur un dispositif d'affichage. Une transmission sure des donnees est
effectuee depuis un systeme informatique client vers un systeme
informatique vendeur, le systeme permettant une transmission sure
d'informations de paiement concernant un instrument de paiement du
systeme informatique vendeur vers un systeme informatique passerelle de
paiement. Le systeme passerelle de paiement determine si on peut
continuer l'analyse de la transaction et si elle peut etre transmise au
processeur hote final; le systeme passerelle de paiement convertit
ensuite la transaction en un format acceptable pour le processeur
central. Le vendeur peut alors soit accepter l'instrument de paiement
propose soit refuser un credit et demander un autre instrument de
paiement. Une architecture qui offre un support pour des types de message
supplementaires qui sont des ajouts a la demande etablie par cette
invention fait l'objet d'un mode preferentiel de realisation.

15/5/26   (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00547757
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR INITIATION OF SOFTWARE
DISTRIBUTION FROM A POINT OF CERTIFICATE CREATION UTILIZING AN
EXTENSIBLE, FLEXIBLE ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR DECLENCHER LA DISTRIBUTION
D'UN LOGICIEL A PARTIR D'UN POINT DE CREATION D'UN CERTIFICAT A L'AIDE
D'UN SYSTEME EXTENSIBLE ET FLEXIBLE**
Patent Applicant/Assignee:
  VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood
    City, CA 94065 , US
Inventor(s):
  WILLIAMS Humphrey, WILLIAMS, Humphrey , 800 El Camino Real, P.O. Box
    VeriFone ICD, Menlo Park, CA 94026 , US
Patent and Priority Information (Country, Number, Date): ,
  Patent: WO 9749054 A2 19971224
  Application: WO 97US10578 19970617 (PCT/WO US9710578)
  Priority Application: US 96664446 19960617
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU S●GE SG SI SK TJ TM TR TT UA UG U●JZ VN GH KE LS
MW SD SZ UG ZW AM AZ B●KG KZ MD RU TJ TM AT BE CH DE D●LS FI FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60 ;**
International Patent Class: G07F-007/10; G07F-019/00;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 34320

English Abstract
  Secure transmission of data is provided between a plurality of computer
  systems over a public communication system, such as the Internet. Secure
  transmission of data is provided from a customer computer system to a
  merchant computer system, and for the further secure transmission of
  payment information regarding a payment instrument from the **merchant**
  computer system to a payment gateway computer system. The payment gateway
  system evaluates the payment information and returns a level of
  authorization of credit via a secure transmission to the **merchant** which
  is communicated to the customer by the **merchant** . The **merchant** can
  then determine whether to accept the payment instrument tendered or deny
  credit and require another payment instrument. A user of secure software
  will acquire certificates to support the operation of the software. The
  user provides detailed personal or company information together with
  public keys and other data as required by the certificate authority. In a
  SET implementation, the user will do this using a certificate form. The
  certificate form prompts for information necessary to create a
  certificate, and grants authority to utilize a software application for
  an appropriate purpose. If a user selects a particular certificate, a
  particular software application is generated based on the selected
  certificate. In addition, configuration data for the application
  associated with a particular certificate is defined by the issuing agent
  for the certificate.

French Abstract
  L'invention permet une transmission sure de donnees entre plusieurs
  systemes informatiques par l'intermediaire d'un systeme de communication
  public, tel que le reseau Internet. La transmission sure des donnees est
  effectuee d'un systeme informatique client vers un systeme informatique
  vendeur, et permet de rendre encore plus sure la transmission
  d'informations relatives a un instrument de paiement du systeme
  informatique vendeur au systeme informatique de passerelle de paiement.
  Le systeme de passerelle de paiement evalue les informations de paiement
  et renvoie un niveau d'autorisation de credit via une transmission sure
  au vendeur, ceci etant communique au client par le vendeur. Le vendeur
  peut alors determiner s'il accepte l'instrument de paiement propose ou
  s'il refuse un credit et demande un autre instrument de paiement. Un
  utilisateur d'un logiciel sur pourra acquerir des certificats afin de
  permettre le fonctionnement du logiciel. L'utilisateur fournit des
  informations detaillees personnelles ou sur sa compagnie ainsi que des
  codes publics et d'autres donnees requises par l'autorite ou
  l'institution delivrant les certificats. Dans une application pour
  transaction electronique sure (SET), l'utilisateur pourra le faire a
  l'aide d'un formulaire de certificat. Ce formulaire est destine a obtenir
  des informations necessaires a la creation d'un certificat, et il donne
  l'autorisation d'utiliser le logiciel pour une application appropriee. Si
  un utilisateur selectionne un certificat particulier, une application
  particuliere du logiciel est generee en fonction du certificat
  selectionne. De plus, des donnees de configuration pour l'application
  associees a un certificat particulier sont definies par l'agent ayant
  emis le certificat.

15/5/27   (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00547756

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR CONDITIONALLY ACCEPTING A PAYMENT METHOD UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE DESTINES A L'ACCEPTATION CONDITIONNELLE D'UN PROCEDE DE PAYEMENT UTILISANT UNE ARCHITECTURE EXTENSIBLE FLEXIBLE

English Abstract
  Secure transmission of data is provided between a plurality of computer
  systems over a public communication system, such as the Internet. Secure
  transmission of data is provided from a customer computer system to a
  merchant computer system, and for the further secure transmission of
  payment information regarding a payment instrument from the **merchant**
  computer system to a payment gateway computer system. The payment gateway
  system formats transaction information appropriately and transmits the
  transaction to the particular host legacy system. The host legacy system
  evaluates the payment information and returns a level of authorization of
  credit to the gateway which packages the information to form a secure
  transaction which is transmitted to the **merchant** which is in turn
  communicated to the customer by the **merchant** . The **merchant** can then
  determine whether to accept the payment instrument tendered or deny
  credit and require another payment instrument. An architecture that
  provides support for additional message types that are value­added
  extensions to the basic SET protocol, is provided by a preferred
  embodiment of the invention.

French Abstract
  La transmission securisee de donnees est assuree entre une pluralite de
  systemes informatiques par un systeme de communication publique tel que
  Internet. La transmission securisee de donnees est assuree depuis un
  systeme informatique client vers un systeme informatique commercant, et
  pour securiser davantage la transmission d'informations de payement,
  concernant un instrument de payement, du systeme informatique commercant
  a un systeme informatique a passerelle de payement. Le systeme de
  passerelle de payement compose de maniere appropriee des informations de
  transaction et transmet la transaction au systeme de transfert hote
  particulier. Le systeme de transfert hote evalue les informations de
  payement et renvoie un niveau d'autorisation de credit a la passerelle,
  laquelle ficele les informations afin de former une transaction securisee
  transmise au commercant qui a son tour est transmise au client par le
  commercant. Le commercant peut ensuite determiner s'il accepte
  l'instrument de payement presente ou refuser le credit et demander un
  autre instrument de payement. Une architecture offrant un support pour
  d'autres types de messages constituant des extensions a valeur ajoutee au
  protocole EST (transaction electronique securisee) de base est constituee

par un mode de realisa● n prefere de l'invention.

15/5/28   (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2000 WIPO/MICROPAT. All rts. reserv.

00547755
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE POUR ARCHITECTURE DE PAYEMENT PAR PASSERELLE UTILISANT UNE ARCHITECTURE MULTICANAUX EXTENSIBLE FLEXIBLE
Patent Applicant/Assignee:
  VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood
    City, CA 94065 , US
Inventor(s):
  NGUYEN Trong, NGUYEN, Trong , 9744 Alpine Terrace, Sunnyvale, CA 94086 ,
    US
  HALLER Daniel R, HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park,
    CA 94025 , US
  KRAMER Glenn A, KRAMER, Glenn, A. , 752 Grand View Avenue, San Francisco,
    CA 94114 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9749052 A2 19971224
  Application: WO 97US10518 19970617 (PCT/WO US9710518)
  Priority Application: US 96664633 19960617; US 96668118 19960617; US
    96668011 19960617
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
  ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
  FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
  TG
Main International Patent Class: **G06F-017/60** ;
International Patent Class: G06F-019/00;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 34657

English Abstract
  Secure transmission of data is provided between a plurality of computer
  systems over a public communication system, such as the Internet. Secure
  transmission of data is provided from a customer computer system to a
  merchant computer system, and for the further secure transmission of
  payment information from the **merchant** computer system to a payment
  gateway computer system. The payment gateway system formats transaction
  information appropriately and transmits the transaction to the particular
  host legacy system. The host legacy system evaluates the payment
  information and returns a level of authorization of credit to the gateway
  which packages the information to form a secure transaction which is
  transmitted to the **merchant** which is in turn communicated to the
  customer by the **merchant** . The **merchant** can then determine whether to
  accept the payment instrument tendered or deny credit and require another
  payment instrument. An architecture that provides support for additional
  message types that are value­added extensions to the basic SET
  protocol, is provided by a preferred embodiment of the invention.

French Abstract
  La transmission securisee de donnees est assuree entre une pluralite de
  systemes informatiques par un systeme de communication publique tel que
  Internet. La transmission securisee de donnees est assuree depuis un
  systeme informatique client vers un systeme informatique commercant, et
  pour securiser davantage la transmission d'informations de payement,
  concernant un instrument de payement, du systeme informatique commercant

a un systeme informati● a passerelle de payement. Le ●steme de
passerelle de payement●ompose de maniere appropriee de●nformations de
transaction et transmet la transaction au systeme de transfert hote
particulier. Le systeme de transfert hote evalue les informations de
payement et renvoie un niveau d'autorisation de credit a la passerelle,
laquelle ficele les informations afin de former une transaction securisee
transmise au commercant qui a son tour est transmise au client par le
commercant. Le commercant peut ensuite determiner s'il accepte
l'instrument de payement presente ou refuser le credit et demander un
autre instrument de payement. Une architecture offrant un support pour
d'autres types de messages constituant des extensions a valeur ajoutee au
protocole EST (transaction electronique securisee) de base est constituee
par un mode de realisation prefere de l'invention.

15/5/29   (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00547753
**A   SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MANAGING TRANSACTIONS IN A
     HIGH AVAILABILITY SYSTEM**
**SYSTEME, PROCEDE ET ARTICLE POUR LA GESTION DE TRANSACTIONS DANS UN SYSTEME
     A GRANDE DISPONIBILITE**
Patent Applicant/Assignee:
  VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood
    City, CA 94065 , US
Inventor(s):
  BERGER David A, BERGER, David, A. , 25 McAker Court &136, San Mateo, CA
    94403 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9749050 A2 19971224
  Application: WO 97US10402 19970617 (PCT/WO US9710402)
  Priority Application: US 96664634 19960617; US 96671822 19960617
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
  ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
  FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
  TG
Main International Patent Class: **G06F-017/60** ;
International Patent Class: G07F-019/00; G07F-007/10;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 34741

English Abstract
  An architecture is disclosed allowing a server to communicate
  bidirectionally with a gateway over a first communication link, over
  which service requests are initiated by the server. In response to a
  transaction received from a host legacy system at the gateway, the
  gateway parses one or more transaction response values from the host
  message, maps the one or more transaction response values to a canonical
  response code, and stores the canonical response code in a transaction
  log. According to a broad aspect of a preferred embodiment of the
  invention, communication networks that employ transactions between
  applications must effectively manage transactions that flow over the
  network. In addition, networking systems must also detect counterfeit
  transactions, especially, when the networking systems are utilized for
  financial transactions. An active, on­line **database** is utilized as
  a transaction log to track original requests, valid retrys and detect
  fraudulent transactions. The transaction log serves as a memory cache
  where the received host response is returned to a valid retry transaction
  should the original response fail to reach a server because of a
  communications problem.

French Abstract
   L'invention concerne une architecture permettant a un serveur de
   communiquer de maniere bidirectionnelle avec une passerelle par une
   premiere liaison de communications, sur laquelle les demandes de services
   sont emises par le serveur. En reponse a une transaction recue d'un
   systeme preexistant au niveau de la passerelle, ladite passerelle analyse
   une ou plusieurs valeurs de reponse a une transaction, provenant du
   message central, les mappe en fonction d'un code de reponse canonique, et
   memorise ce dernier dans un **journal** des transactions. Selon un aspect
   general du mode prefere de l'invention, des reseaux de communications
   utilisant des transactions entre des applications doivent gerer
   efficacement les transactions circulant sur le reseau. De plus, les
   systemes de gestion de reseau doivent egalement detecter les fausses
   transactions, notamment lorsque des systemes de gestion de reseau sont
   utilises pour les transactions financieres. Une base de donnees en ligne
   et active est utilisee comme **journal** des transactions pour le suivi des
   demandes originales, les reprises valides et la detection des
   transactions frauduleuses. Le **journal** de transactions sert
   d'antememoire ou la reponse de l'ordinateur recue est renvoyee a une
   transaction de reprise valide si la reponse originale ne parvient pas a
   un serveur a la suite d'un probleme de communications.

15/5/30   **(Item 30 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00431955
**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
   PROTECTION**
**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION
   ELECTRONIQUE DES DROITS**
Patent Applicant/Assignee:
   ELECTRONIC PUBLISHING RESOURCES INC
Inventor(s):
   GINTER Karl L
   SHEAR Victor H
   SPAHN Francis J
   VAN WIE David M
Patent and Priority Information (Country, Number, Date):
   Patent: WO 9627155 A2-A3 19960906
   Application: WO 96US2303 19960213 (PCT/WO US9602303)
   Priority Application: US 95388107 19950213
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
   GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO
   RU SD SE SG SI TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ
   TM AT BE CH DE FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
   MR NE SN TD TG
Main International Patent Class: G06F-001/00;
International Patent Class: **G06F-017/60** ;
Publication Language: English
Fulltext Availability:
   Detailed Description
   Claims
Fulltext Word Count: 205184

English Abstract
   The present invention provides systems and methods for electronic
   commerce including secure transaction management and electronic rights
   protection. Electronic appliances such as computers employed in
   accordance with the present invention help to ensure that information is
   accessed and used only in authorized ways, and maintain the integrity,
   availability, and/or confidentiality of the information. Secure
   subsystems used with such electronic appliances provide a distributed
   virtual distribution environment (VDE) that may enforce a secure chain of
   handling and control, for example, to control and/or meter or otherwise
   monitor use of electronically stored or disseminated information. Such a

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Set     Items    Description
S1      16306    (SMART OR CHIP OR CREDIT OR BANK OR CHARGE?)CARD? OR CRED-
                 ITCARD? OR BANKCARD? OR VISA OR MC OR CHARGECARD OR CHIPCARD?
                 OR SMARTCARD?
S2      126427   CLUB? OR MAGAZINE? OR PERIODICAL? OR JOURNAL? OR ORGANIZAT-
                 ION? OR MERCHANT? OR SERVICE()PROVIDER?
S3       9978    RENEWAL? OR SUBSCRIPTION? OR DUES? OR FEES? OR MEMBERSHIP?
S4     1069848   ANNUAL OR MONTHLY OR QUARTERLY OR AUTOMATIC? OR AUTOCHARGE?
                 OR AUTO()CHARGE? OR PUSH? OR COMPUTERI? OR TIMED OR STANDING-
                 ()ORDER? OR APPROVAL()PLAN? ?
S5      129250   DATABASE? OR DATA()(BASE? OR BANK?) OR DATABANK? OR FILE?
S6       7011    (MULTIPLE OR MANY OR SEVERAL OR TWO OR PLURAL?)(5N)(S2 OR -
                 S3)
S7       8796    POS OR POINT(2N)(SERVICE? OR SALE?) OR (MONETARY OR DUES)(-
                 )PROCESSOR?
S8         10    S1 AND S2 AND S3
S9        108    S1 AND (S2 OR S3) AND S4
S10        28    S9 AND (S5 OR S6 OR S7)
S11        38    S8 OR S10
S12        24    S11 AND IC=G06F?
S13        22    S12 NOT AD>990604
S14        22    IDPAT (sorted in duplicate/non-duplicate order)
S15        21    IDPAT (primary/non-duplicate records only)
File 344:Chinese Patents ABS Apr 1985-2000/Aug
        (c) 2000 European Patent Office
File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)
        (c) 2000 JPO & JAPIO
File 350:DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038
        (c) 2000 Derwent Info Ltd
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15/5/1   (Item 1 from●le: 350)
DIALOG(R)File 350:DERWEN●PIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012826296   **Image available**
WPI Acc No: 1999-632528/199954
XRPX Acc No: N99-466922
 Food vending smart   card **for off-line automated meal plan payment
 scheme for patrons in school cafeterias, corporate restaurants**
Patent Assignee: CYBERMARK LLC (CYBE-N)
Inventor: GREER D K; WILHOIT F E
Number of Countries: 002 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5969316	A	19991019	US 97955680	A	19971022	199954	B
CA 2249903	A1	19990422	CA 2249903	A	19981009	199954	

Priority Applications (No Type Date): US 97955680 A 19971022
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5969316	A		7	G06F-017/00	
CA 2249903	A1	E		G06K-019/077	

Abstract (Basic): US 5969316 A
     NOVELTY - The meal plan data contains information regarding
authorization of usage, expiration date, specific meal plan scheme
etc., of the **smart   card** . The **point** of **sale** terminal reads data
from **smart   card** and writes meal plan data onto it to indicate
purchase. The terminal also refreshes meal plan data **periodically** by
writing updated meal plan to **smart   card** .
     DETAILED DESCRIPTION - A data structure stores meal plan data and
is initialized by a **point** of **sale** terminal, which is in periodic
and non-continuous connection with system administration computer. An
INDEPENDENT CLAIM is also included for the method of using food vending
smart   card .
     USE - For off-line automated meal plan payment scheme for patrons
in school and university cafeterias, corporate restaurants, etc.
     ADVANTAGE - Provides low cost meal program by implementing **smart
card** using inexpensive terminals. Enables user to purchase variety of
meal plans suiting personal tastes and habits. Eliminates security and
inconvenience problem of employing cash or credit based transactions.
     DESCRIPTION OF DRAWING(S) - The figure shows data structure of data
storage area for **smart   card** .
     pp; 7 DwgNo 1/3
Title Terms: FOOD; VENDING; SMART; CARD; LINE; **AUTOMATIC** ; MEAL; PLAN; PAY
; SCHEME; SCHOOL; CAFE; RESTAURANT
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-017/00** ; G06K-019/077
International Patent Class (Additional): G06K-019/06; G07F-007/08
File Segment: EPI

15/5/2   (Item 2 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012804460   **Image available**
WPI Acc No: 1999-610690/199952
XRPX Acc No: N99-449991
 **Wireless information transmission system in multi-user network such as
 Internet**
Patent Assignee: MOSTERT C F D T (MOST-I)
Inventor: HIGGINSON D C; HIGGINSON M R; MOSTERT C F D T; NEL P H
Number of Countries: 086 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9948250	A1	19990923	WO 99ZA5	A	19990319	199952	B
AU 9930131	A	19991011	AU 9930131	A	19990319	200008	

Priority Applications (No ~~Type~~ Date): ZA 991811 A 19990308, ZA 982302 A
  19980319
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9948250   A1 E 15 H04L-012/28
    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
    LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
    SL TJ TM TR TT UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW
AU 9930131   A   H04L-012/28   Based on patent WO 9948250

Abstract (Basic): WO 9948250 A1
        NOVELTY - The system includes content providers (16), a **service
    provider** (18) and a transmission infrastructure (12). Multiple user
    bases (14) are provided with PC based receiving station having antennae
    (20) along with a receiver card. A modem is provided for demodulating
    the broadcast signal. A processor stores and enables subsequent
    retrieval of information.
        DETAILED DESCRIPTION - A switchable channel is provided along which
    the specific broadcast information is activated or deactivated. The
    information is encoded by encoders before broadcast transmission.
    Encryption unit encrypts the user specific identification code in the
    receiver card and a key obtained by the user on paying the channel
    subscription . Compression units compress the information before
    transmission and decompression units decompress the information after
    it has been downloaded. An INDEPENDENT CLAIM is also included for
    information transmission method.
        USE - For wireless transmission of information such as data on
    stock prices, general news, weather report etc., in multi-user network
    such as Internet.
        ADVANTAGE - Required information can be delivered effortlessly
    without time-consuming and costly Internet downloads. Enables to alert
    the user regarding the reception of a new mail. Enables to receive
    updates of business oriented information such as share prices, exchange
    rates, using the **subscription** service. The timely delivery of
    information such as stolen **credit** **card** lists, stolen vehicle lists,
    missing persons, etc., also proves to be extremely useful. Delivery of
    Internet content to less privileged or rural areas without
    telecommunication systems and facilities, is also enabled.
        DESCRIPTION OF DRAWING(S) - The figure shows block diagram of
    information transmission network.
        Transmission infrastructure (12)
        User bases (14)
        Content providers (16)
        Service **provider** (18)
        Antenna (20)
        pp; 15 DwgNo 1/5
Title Terms: WIRELESS; INFORMATION; TRANSMISSION; SYSTEM; MULTI; USER;
  NETWORK
Derwent Class: T01; W01
International Patent Class (Main): H04L-012/28
International Patent Class (Additional): **G06F-001/00**
File Segment: EPI

 15/5/3   (Item 3 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012803698   **Image available**
WPI Acc No: 1999-609928/199952
XRPX Acc No: N99-449343
 **Validator in account access system for controlling access to identified
account in** database
Patent Assignee: AT & T CORP (AMTT)

Inventor: HSIAO A S
Number of Countries: 001 ●umber of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5971272   A   19991026 US 97914135   A   19970819   199952 B

Priority Applications (No Type Date): US 97914135 A 19970819
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5971272   A   11 G06K-005/00

Abstract (Basic): US 5971272 A
        NOVELTY - A validator (280) coupled to a user interface receives
    secured personal identification number (SPIN) generated by user. The
    validator uses translation function prior to receiving the master
    personal identification number (MPIN) associated with identified
    account.
        DETAILED DESCRIPTION - A **database** interface is coupled to a
    database for receiving MPIN associated with the identified account.
    The user interface is coupled to random number generator (260) to
    receive RPIN. A translator (270) is coupled to the random number
    generator and to **database** interface, to receive RPIN and MPIN,
    respectively. The translator generates SPIN from RPIN and MPIN. The
    validator is also coupled to the translator to receive generated SPIN
    and validation of user SPIN is conditioned upon identify of SPIN and
    user SPIN. An INDEPENDENT CLAIM is also included for the customer
    account access control method.
        USE - In customer account access system (CAAS) for providing secure
    access to customer accounts e.g. **credit   card** account, telephone
    calling card account, bank account, internet **service   provider** user
    account. Also used for interalia, **automatic** teller machine. The SPIN
    is used in e-mail account, stock trading account, voice mail, cellular
    telephones, internet **file** access or computer networks.
        ADVANTAGE - The SPIN maintains multiple level security of PIN or
    password without adding substantial complexity. The security mechanism
    prevents unauthorized account access without being vulnerable to
    detection by either observation or repeated trial attempts. The MPIN
    associated with the account is not entered or transmitted and hence
    cannot be detected by observation. Additional security of the SPIN is
    not needed when making call from hotel room or from public pay
    telephone, thus preventing telephone fraud.
        DESCRIPTION OF DRAWING(S) - The figure shows customer account
    access system.
        Random number generator (260)
        Translator (270)
        Validator (280)
        pp; 11 DwgNo 2/2
Title Terms: VALID; ACCOUNT; ACCESS; SYSTEM; CONTROL; ACCESS; IDENTIFY;
    ACCOUNT; **DATABASE**
Derwent Class: T01
International Patent Class (Main): G06K-005/00
International Patent Class (Additional): **G06F-017/60**
File Segment: EPI

   15/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012598738   **Image available**
WPI Acc No: 1999-404844/199934
XRPX Acc No: N99-301785
 Multi-transactional network architecture
Patent Assignee: KORMAN B R (KORM-I)
Inventor: KORMAN B R
Number of Countries: 083 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week

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WO 9928830    A1  199906●  WO 98US25541   A  19981202 ●99934  B
AU 9916189    A   199906●  AU 9916189     A  19981202 ●99945
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Priority Applications (No Type Date): US 9767123 A 19971202
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9928830   A1 E 26 G06F-015/30
    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
    LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
    TM TR TT UA UG US UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9916189   A   G06F-015/30   Based on patent WO 9928830

Abstract (Basic): WO 9928830 A1
    NOVELTY - A host computer (40) manages transactions of a number of
super-automated teller machines (ATM) (10) with **service   providers**
(60) through **two** -way communication. A remote ATM/**Point** of **sale**
terminal (420) represents a banking network and a **credit   card**
processing network (430) verifies and processes **credit   card**
transactions. The host computer may interact with an airline
reservation server (440), an E-mail messaging system (450), event,
movie and lottery ticket systems (460,470,480) or other service
applications
    DETAILED DESCRIPTION - Independent claims are included for an
automatic transaction terminal and for a transaction performing method
    USE - **Automatically** performing transactions using
multi-transaction terminal
    ADVANTAGE - Greater user convenience by allowing variety of
transactions
    DESCRIPTION OF DRAWING(S) - The drawing is a functional block of
host computer managing transactions in super-ATM machines according to
preferred embodiment
    Host computer (40)
    Super-ATM machines (10)
    Service   providers (60)
    Remote terminal (420)
    Credit   card processing network (430)
    Service applications (440-480)
    pp; 26 DwgNo 3/3
Title Terms: MULTI; NETWORK; ARCHITECTURE
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): **G06F-015/30**
File Segment: EPI

 15/5/5   (Item 5 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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012481293   **Image available**
WPI Acc No: 1999-287401/199924
Related WPI Acc No: 1998-260901; 1999-383775
XRPX Acc No: N99-214650
**Editor for developing statements to support input-output operation on
open network utilized by data transaction system**
Patent Assignee: DATASCAPE INC (DATA-N)
Inventor: WAGNER R H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind Date   Applicat No   Kind Date   Week
US 5898838   A   19990427 US 95493772   A   19950622 199924 B
                            US 97940721   A   19970930

Priority Applications (No Type Date): US 95493772 A 19950622; US 97940721 A
  19970930
Patent Details:

Patent No Kind Lan Pg   ●ain IPC   Filing Notes   ●
US 5898838   A   38 ●F-013/42   Div ex application U●95493772
                                   Div ex patent US 5742845

Abstract (Basic): US 5898838 A
        NOVELTY - A downloader downloads protocol statements segregated by
    the segregator to input-output device and stores the segregated
    application statements for use by common gateway interface.
        DETAILED DESCRIPTION - Integrated statement editing unit verifies
    syntax of integrated statements comprising open network protocol
    statements and application statements so that variable names in the
    protocol statements correspond with data fields in the application
    statement. The segregator segregates protocol statements from the
    application statements. The application statements are structured query
    language statements.
        USE - For developing statements to support input-output operation
    on open network such as internet utilized by data transaction system
    including **automatic** teller machine, **point** of **sale** terminal,
 credit **card** terminal screen phone terminal, **smart** **card** reader,
    personal identification number pad, magnetic card swipe reader,
    printer.
        ADVANTAGE - Permits consumers at remote place to order goods, so
    that **merchant** 's risk and processing cost as well as card holder's
    exposure to fraud is reduced. Facilitates to communicate to processing
    center through open network with non- standard input-output devices.
    Supports electronic transaction or data compilation in secure manner
    without undue limitation as to the devices with which communication is
    performed. CGI application correlates the **database** identifier
    contained in the returned forms of the internet protocol statements,
    with the **file** previously generated by the editor and provides
    re-integrated **database** command statements to **database** application
    thereby **database** is queried by or retrieve data from non-standard
    input device. Permits user to develop integrated forms with extended
    HTML language and standard query language **database** application
    statements thereby avoids need for generating and QL commands and HTML
    commands and carefully correlates data fields of two command to
    implement transaction between client and **database** .
        DESCRIPTION OF DRAWING(S) - The figure depicts diagram of open
    network utilized by data transaction system.
        pp; 38 DwgNo 1/24
Title Terms: EDIT; DEVELOP; STATEMENT; SUPPORT; INPUT; OUTPUT; OPERATE;
  OPEN; NETWORK; DATA; TRANSACTION; SYSTEM
Derwent Class: T01
International Patent Class (Main): **G06F-013/42**
International Patent Class (Additional): **G06F-009/00**
File Segment: EPI

 15/5/6   **(Item 6 from file: 350)**
DIALOG(R)File 350:DERWENT WPIX
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012254642   **Image available**
WPI Acc No: 1999-060749/199905
XRPX Acc No: N99-045136
    Smart   card **control of cordless telephone for Internet access and data
 storage - has connection data and user data stored in card and has
 internal server to manage session and communication protocol**
Patent Assignee: GEMPLUS SCA (GEMP-N); GEMPLUS (GEMP-N)
Inventor: MARTINEAU P; MERRIEN L; SIMMONS C
Number of Countries: 034 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9857474	A1	19981217	WO 98FR1225	A	19980612	199905	B
AU 9881137	A	19981230	AU 9881137	A	19980612	199920	
ZA 9805151	A	19990630	ZA 985151	A	19980612	199931	

Priority Applications (No Type Date): US 97876144 A 19970613
Patent Details:

Patent No   Kind Lan Pg   Main IPC   Filing Notes
WO 9857474   A1 F 37 H04L-029/06
    Designated States (National): AU BR CA CN CZ HU JP KR NZ PL RU SG SK US
    VN
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE
AU 9881137   A   H04L-029/06   Based on patent WO 9857474
ZA 9805151   A   25 G11C-000/00

Abstract (Basic): WO 9857474 A
        The **smart   card** stores the address of an Internet **Service**
    Provider (ISP) and allows the address to be read by an Internet
    Browser integrated in a portable telephone, so that the address can be
    provided to the ISP when the card is connected. Personal Internet data
    for the user is also stored in the **smart   card** , including their user
    identification and password.
        The card also stores e-mail addresses, an e-mail address book,
    signatures, and includes memory for cache and for 'cookies'. A script
    stored in the **smart   card   automatically** establishes the connection
    to the Internet **Service   Provider** . A micro-server built into the
    card provides addressing and authentification and manages the Internet
    protocol, and manages **file** access.
        ADVANTAGE - ADVANTAGE - Provides data exchange between **smart**
    card and Internet, with integrated security to allow financial and
    other transactions, and stores Internet **service   provider** access
    information and user's personal Internet data.
        Dwg.1/2
Title Terms: SMART; CARD; CONTROL; CORD; TELEPHONE; ACCESS; DATA; STORAGE;
    CONNECT; DATA; USER; DATA; STORAGE; CARD; INTERNAL; SERVE; MANAGE;
    SESSION; COMMUNICATE; PROTOCOL
Derwent Class: T01; W01
International Patent Class (Main): G11C-000/00; H04L-029/06
International Patent Class (Additional): **G06F-000/00** ; G06K-000/00;
    G07F-007/08; H04Q-000/00
File Segment: EPI

 15/5/7   (Item 7 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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012027059   **Image available**
WPI Acc No: 1998-443969/199838
XRPX Acc No: N98-346551
    Automatic **on-line customer information collection system using internet**
    - analyses stored customer data for every fixed time which is then
    transmitted to specific destination point
Patent Assignee: MIYAYAMA N (MIYA-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 10187320   A   19980714 JP 97269746   A   19971002 199838   B

Priority Applications (No Type Date): JP 96295344 A 19961107
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 10187320   A   12 G06F-003/02

Abstract (Basic): JP 10187320 A
        The system includes a receiver (2) which receives all the
    communication speeches from a customer via communication circuit. A
    guide message of an audio is sent out by a guide unit (7). The response
    from the customers are collected in a collection unit (8). A transducer
    of collection unit converts the collected audio information and audio
    data obtained through electronic mail to text data.
        The collected information is stored in a **database** (11) of a
    management unit (12). The stored customer data is analysed by an
    analyser for every predefined time. The analysed information is

transmitted to predef●ed destination through a transm●er (14).
   USE - For sale pr●tion of product through newspa●r and **magazine**
advertisement.
   ADVANTAGE - Prevents leakage of **credit** **card** number. Facilitates
direct sales of product.
   Dwg.1/7
Title Terms: **AUTOMATIC** ; LINE; CUSTOMER; INFORMATION; COLLECT; SYSTEM;
   ANALYSE; STORAGE; CUSTOMER; DATA; FIX; TIME; TRANSMIT; SPECIFIC;
   DESTINATION; POINT
Derwent Class: T01
International Patent Class (Main): **G06F-003/02**
File Segment: EPI

   15/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011948209   **Image available**
WPI Acc No: 1998-365119/199832
XRPX Acc No: N98-285163
 System for sale of magazines **by** subscription - **has terminals**
 connected to cash registers that process data on smart card **with**
 periodic updating over telephone network of data held on central computer
Patent Assignee: GUERIN J (GUER-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
FR 2757656	A1	19980626	FR 9615737	A	19961220	199832	B

Priority Applications (No Type Date): FR 9615737 A 19961220
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
FR 2757656	A1		17	G06F-017/60	

Abstract (Basic): FR 2757656 A
   The system has a **smart** **card** (2) with a fixed ROM memory (4)
containing details of the **subscription** and a read/write memory
holding transaction data. A number of terminals (8) capable of
processing the **smart** **cards** are provided in various locations,
coupled to cash registers.
   The terminals have compatible card readers (6), a fixed memory
containing a file of **smart** **cards** , a read/write memory holding
transaction data and a modem (20) connected to the telephone network.
The terminal can also create the **smart** **cards** . From time to time
data is transferred over the telephone network from each terminal to a
central computer installation (22).
   ADVANTAGE - Allows quick tracking of change of address of
subscriber and assists in collecting information on subscribers tastes
to aid promotion of other **journals** or products.
   Dwg.1/4
Title Terms: SYSTEM; SALE; **MAGAZINE** ; SUBSCRIBER; TERMINAL; CONNECT; CASH;
   REGISTER; PROCESS; DATA; SMART; CARD; PERIODIC; UPDATE; TELEPHONE;
   NETWORK; DATA; HELD; CENTRAL; COMPUTER
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): **G06F-151/00** ; G07F-007/08
File Segment: EPI

   15/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011752460   **Image available**
WPI Acc No: 1998-169370/199815
XRPX Acc No: N98-134420
Stored value credit card **or electronic payment chips mediation for**

vendors and sellers - recording credit on accounting system and
registering credit uses in vendor registers and transferring between
these
Patent Assignee: LEIRFALL L (LEIR-I); OSTERHOLT K L (OSTE-I); SIGBJORNSEN S
   (SIGB-I)
Inventor: LEIRFALL L; OSTERHOLT K L; SIGBJORNSEN S
Number of Countries: 078 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9808175	A1	19980226	WO 97NO208	A	19970819	199815	B
NO 9603456	A	19980223	NO 963456	A	19960820	199818	
AU 9740349	A	19980306	AU 9740349	A	19970819	199830	

Priority Applications (No Type Date): NO 963456 A 19960820
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 9808175	A1 E 13	G06F-017/60	

   Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
   CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
   LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
   UG US UZ VN YU ZW
   Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
   KE LS LU MC MW NL OA PT SD SE SZ UG ZW

| AU 9740349 | A | G06F-017/60 | Based on patent WO 9808175 |
| NO 9603456 | A | G07F-007/08 | |

Abstract (Basic): WO 9808175 A
      The stored value card system has **smart   cards** containing an
   amount of credit and an identification of the card's fund holding
   system. Users add value to the card at vending machines (A,B) which can
   represent different card suppliers. The value added to the card is
   recorded in an account (AIK,BIK) relating to the card vendor. The card
   is then used to purchase goods or services, e.g. parking **fees** (P).
   The fee value is removed from the card and also recorded in a register
   (R) relating to the **service   provider** .
      Immediately on-line, or by later transaction, the register values
   are transferred from the relevant card supplier account to the account
   of the **service   provider** .
      ADVANTAGE - Allows cards from different suppliers to be used as
   payment for services at unrelated providers.
      Dwg.1/2
Title Terms: STORAGE; VALUE; CREDIT; CARD; ELECTRONIC; PAY; CHIP; VENDING;
   RECORD; CREDIT; ACCOUNT; SYSTEM; REGISTER; CREDIT; VENDING; REGISTER;
   TRANSFER
Derwent Class: T05
International Patent Class (Main): **G06F-017/60** ; G07F-007/08
International Patent Class (Additional): **G06F-157/00** ; **G06F-157-00** ;
   G07G-001/14
File Segment: EPI

 15/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011728889   **Image available**
WPI Acc No: 1998-145799/199813
XRPX Acc No: N98-115327
 **Bridging method for targetting discount offers to card holders - involves
   merchants providing discount offers that are matched to card holder
 data to deliver offers and apply discounts**
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: DOBBS M K; DUNCAN J; JOHNSON K W; LOFTESNESS S J; MAYES D; PEIRCE
   R L; RHOADS B C
Number of Countries: 078 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9806050	A1	19980212	WO 97US13588	A	19970731	199813	B

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AU 9739691      A    19980      AU 9739691      A    19970731    99829
EP 978076       A1   20000      EP 97937091     A    19970731    200012
                                WO 97US13588    A    19970731
```

Priority Applications (No Type Date): US 96690765 A 19960801
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9806050   A1 E 46 G06F-017/60
    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
    LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
    UG UZ VN YU ZW
    Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
    KE LS LU MC MW NL OA PT SD SE SZ UG
EP 978076   A1 E   G06F-017/60   Based on patent WO 9806050
    Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL
    PT SE
AU 9739691   A   G06F-017/60   Based on patent WO 9806050

Abstract (Basic): WO 9806050 A
        The discount system involves interaction between **merchants**
    wishing to offer discounts and **credit   card   databases** . The
    merchant (1) supplies discount offers to an assignment computer (7).
    The offer includes details of the card holder patterns for whom the
    offer is valid. This may involve data on which type of **merchants** the
    card holder has purchased from, holder location, or financial status.
        The assignment computer matches the offers to the card holders in a
    priority manner. The set of current offers are delivered to the
    customer. When the customer subsequently purchases from the offer
    merchants , the discount is **automatically** applied.
        ADVANTAGE - Provides a method of accurately targetting offers to
    customers without direct access to confidential information.
        Dwg.1/2
Title Terms: BRIDGE; METHOD; TARGET; DISCOUNT; OFFER; CARD; HOLD; **MERCHANT**
    ; DISCOUNT; OFFER; MATCH; CARD; HOLD; DATA; DELIVER; OFFER; APPLY;
    DISCOUNT
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

  15/5/11   (Item 11 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011394358   **Image available**
WPI Acc No: 1997-372265/199734
XRPX Acc No: N97-309176
 Networked computerised **parking meter system - includes meters connected**
 to central database **with motion detector detecting vehicle arrival and**
 departure times to alter parking swipe card credit level accordingly
Patent Assignee: AMIRPANAHI F (AMIR-I)
Inventor: AMIRPANAHI F
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5648906   A   19970715 US 95508394   A   19950731 199734 B

Priority Applications (No Type Date): US 95508394 A 19950731
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5648906   A   17

Abstract (Basic): US 5648906 A
        The system includes a series of meters connected via a fiber-optic
    network to a central **database** . The meters have a main body with
    removable back allowing maintenance. A mother board is positioned
    inside the body with electrical and fiber-optic cable connections and

rechargeable batteri⬤connected. A motion detector f⬤s the front of
the meter and is con⬤cted to the motherboard to dete⬤ arrival and
departure times of a vehicle. An LCD faces the front of the meter and
is connected to the motherboard. It indicates any unused parking time,
parking time card identification data, parking rate and parking time
allowed.

A numeric code pad comprises 10 numeric buttons from 0 to 9, an
'ENTER' button and a 'CANCEL' button. The pad occupies a front section
of the meter and is connected to the motherboard. A magnetic strip
reader is located at the front of the meter with an opening for
insertion of parking **charge   cards** . The parking **charge   cards** are
charged for used time only and the motion detector terminates use of
the cards upon removal of the vehicle.

ADVANTAGE - Minimises waste of parking credit as unused parking
fees are recredited to **charge   card** on removal of vehicle. Allows
use of cards and coins. Provides simple to use system saving money for
users. Allows fast location of illegal and available parking by
wardens. Substantially reduces manpower required to maintain meter
operation. Allows changes by central **database** of charges. Provides
increased efficiency and decreased total cost of meters.
Dwg.4/5
Title Terms: COMPUTER; PARK; METER; SYSTEM; METER; CONNECT; CENTRAL;
DATABASE ; MOTION; DETECT; DETECT; VEHICLE; ARRIVE; DEPART; TIME; ALTER;
PARK; CARD; CREDIT; LEVEL; ACCORD
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-019/00**
International Patent Class (Additional): G07B-015/02; G07F-017/24
File Segment: EPI

15/5/12   (Item 12 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011048193   **Image available**
WPI Acc No: 1997-026117/199703
XRPX Acc No: N97-021912
POS **card lock method used to prevent unjust transaction of** credit
card **in bank - involves referring received lock information with CAFIS
centre and storing reference result in DB** automatically **through access
part**
Patent Assignee: NEC CORP (NIDE)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 8287161	A	19961101	JP 95113599	A	19950414	199703	B

Priority Applications (No Type Date): JP 95113599 A 19950414
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 8287161	A		6	G06F-017/60	

Abstract (Basic): JP 8287161 A
The lock method involves storing the lock information and **credit
card** in a lock information DB (8) that is provided at **POS** terminal
side.
A reflection part (10) carries out download of the lock information
periodically from a card management host (A) and updates the contents
of the DB. The lock information is referred from a CAFIS centre (12)
and the result is **automatically** registered in the DB through an
access part (3).
ADVANTAGE - Enables checking of use propriety of transactions.
Reduces inquiry frequency during usage of **credit   card** . Prevents
unjust transaction of **credit   card** .
Dwg.1/3
Title Terms: **POS** ; CARD; LOCK; METHOD; PREVENT; TRANSACTION; CREDIT; CARD;
BANK; REFER; RECEIVE; LOCK; INFORMATION; CENTRE; STORAGE; REFERENCE;
RESULT; DECIBEL; **AUTOMATIC** ; THROUGH; ACCESS; PART

Derwent Class: T01; T05
International Patent Cla●(Main): **G06F-017/60**
File Segment: EPI

   15/5/13   (Item 13 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

010979716   **Image available**
WPI Acc No: 1996-476665/199647
XRPX Acc No: N96-402048
  Theme park information management system using smart   card **- has
  decision logic device which determines whether particular guest card
  should be accepted by product or** service   provider **for requested
  product or service based on information stored in** database
Patent Assignee: SEHR R P (SEHR-I)
Inventor: SEHR R P
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5566327   A   19961015 US 94272086   A   19940708 199647 B

Priority Applications (No Type Date): US 94272086 A 19940708
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5566327   A   20 G06F-017/30

Abstract (Basic): US 5566327 A
       The system includes an authenticating device for authenticating any
    particular one of a number of the theme park entities. Data are
    located, retrieved, and verified from a **database** distributed among
    the entities included in a guest card. Guest related data and theme
    park related information are entered, stored, and updated into the
    database . A decision logic device determines whether a particular
    guest card should be accepted by a product or **service   provider** for
    a requested product or service based on information stored in the
    database . A security device protects guest card data and theme park
    operation.
       ADVANTAGE - Reduces administration cost through automated data
    entry and retrieval, and **computerise** manipulation of information.
    Improves productivity
       Dwg.6a/8
Title Terms: THEME; PARK; INFORMATION; MANAGEMENT; SYSTEM; SMART; CARD;
  DECIDE; LOGIC; DEVICE; DETERMINE; GUEST; CARD; ACCEPT; PRODUCT; SERVICE;
  REQUEST; PRODUCT; SERVICE; BASED; INFORMATION; STORAGE; **DATABASE**
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/30**
File Segment: EPI

   15/5/14   (Item 14 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

010936125   **Image available**
WPI Acc No: 1996-433075/199643
XRPX Acc No: N96-364927
  Multiple   merchants **credit charge authorisation for customers -
  providing** credit   card **authorisation terminal, which is adapted to
  obtain data from** credit   card **and connectable to credit charge
  authorising entity**
Patent Assignee: DUYCK M (DUYC-I)
Inventor: DUYCK M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5557087   A   19960917 US 95423674   A   19950413 199643 B

Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5557087   A   8 G06F-005/00

Abstract (Basic): US 5557087 A
        The method involves providing a **credit card** authorisation
    terminal, which is adapted to obtain data from a **credit card** and
    connectable to a credit charge authorising entity. A number of
    merchants are allowed to request **credit card** authorisation from
    the card authorisation terminal.
        E.g. the enhanced terminal (10) allows each individual **merchant**
    to print and review his or hr own transactions. Each **merchant** first
    initiates the transaction e.g. by entering an appropriate ID code,
    followed by standard routine. At the end of the business day that
    terminal may settle transactions for one or all **merchants** by
    automatically connecting a transaction processing entity for
    transmitting information for each **merchant** .
        USE/ADVANTAGE - In card authorisation terminal for reading credit,
    debit, proprietary etc cards for obtaining charge authorisation for
    customer purchases.
        Dwg.4/5
Title Terms: MULTIPLE; **MERCHANT** ; CREDIT; CHARGE; AUTHORISE; CUSTOMER;
    CREDIT; CARD; AUTHORISE; TERMINAL; ADAPT; OBTAIN; DATA; CREDIT; CARD;
    CONNECT; CREDIT; CHARGE; AUTHORISE; ENTITY
Derwent Class: T01; T05
International Patent Class (Main): **G06F-005/00**
File Segment: EPI

 15/5/15   (Item 15 from file: 350)
DIALOG(R)File 350:DERWENT WPIX

010734172   **Image available**
WPI Acc No: 1996-231127/199624
XRPX Acc No: N96-193981
 **Home shopping method using interactive TV system and existing EFT network
 - storing customer credit or debit card and account information at
 two-way TV server for transmission to credit company or ATM network when
 purchase requested**
Patent Assignee: AT & T CORP (AMTT)
Inventor: MERKLER D R; REEDER K R
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2153727   A   19960220 CA 2153727   A   19950712 199624 B

Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
CA 2153727   A   20 G06F-017/60

Abstract (Basic): CA 2153727 A
        The method enables a customer equipped with an interactive TV (ITV)
    terminal (12) to transmit order data to the ITV server (14) in response
    to a presentation of available goods and services. The customer is
    prompted to choose a payment method, e.g. by selecting from debit and
    credit cards . Individual data, pref. including details of the
    customer's bank account, **credit card** account, etc. and PINs are
    previously stored at the server, e.g. when the customer is first
    connected.
        In the case of a direct debit, the bank account information is
    transmitted to a network gateway bank (20), which serves as an entry
    point to the ATM (**automatic** teller machine) network. Electronic
    debiting of the customer account takes place after balance checking,
    and a credit is sent to the **merchant** 's bank account. For **credit**

card payment, the **credit** card network is used in a similar way, the network gateway bank again being employed.
　　　　USE/ADVANTAGE - Also for automated banking and payment of bills. Prior storage of customer card details obviates need for swiping when purchase made, or for dedicated hardware at customer premises. No need for **merchant** to verify approval since already done through appropriate network.
　　　　Dwg.1/3
Title Terms: HOME; SHOPPING; METHOD; INTERACT; TELEVISION; SYSTEM; EXIST;
　EFT; NETWORK; STORAGE; CUSTOMER; CREDIT; DEBIT; CARD; ACCOUNT;
　INFORMATION; TWO-WAY; TELEVISION; SERVE; TRANSMISSION; CREDIT; COMPANY;
　ATM; NETWORK; PURCHASE; REQUEST
Index Terms/Additional Words: **AUTOMATIC** ; TELLER; MACHINE; ELECTRONIC;
　FUNDS; TRANSFER; POINT; SALE; **POS** ; EFTPOS
Derwent Class: T01; T05; W02
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): H04N-007/173
File Segment: EPI

　15/5/16　　　**(Item 16 from file: 350)**
DIALOG(R)File 350:DERWENT WPIX
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009864710　　**Image available**
WPI Acc No: 1994-144570/199417
Related WPI Acc No: 1986-048230; 1997-011532
XRPX Acc No: N94-113889
　Automated sales system for use with travel agency personnel - synergistically composes individual customised sales presentations and itineraries for clients from multiple permutations of data sources in fully automated fashion
Patent Assignee: LOCKWOOD L B (LOCK-I)
Inventor: LOCKWOOD L B
Number of Countries: 001　Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5309355	A	19940503	US 84613525	A	19840524	199417	B
			US 86822115	A	19860124		
			US 88152973	A	19880208		
			US 89396283	A	19890821		
			US 93116654	A	19930903		

Priority Applications (No Type Date): US 89396283 A 19890821; US 84613525 A
　19840524; US 86822115 A 19860124; US 88152973 A 19880208; US 93116654 A
　19930903
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5309355	A		13	G06F-015/20	CIP of application US 84613525
					CIP of application US 86822115
					CIP of application US 88152973
					Cont of application US 89396283
					CIP of patent US 4567359

Abstract (Basic): US 5309355 A
　　　　The appts. composes individualized sales presentations created by various data sources from customer profiles managed by **organizational** hierarchy matrixes directed by **multiple** operating programs. The apparatus provides appts. for synergistically creating and displaying customized presentations in a convenient manner for both the client and salesperson. **Organizational** hierarchies of data sources are arranged so that an infinite number of sales presentation configurations can be created.
　　　　Multiple microprograms **automatically** compose the sales presentations initiated by determinants received from client profiles stored on optical memory or **smart** **cards** , sales agent assessment of client profiles or centralized sales systems responsive to client profiles.

ADVANTAGE - Achi⬤⬤s more accurate, efficient and⬤⬤mprehensive
        marketing presentati⬤⬤.
            Dwg.1/6
Title Terms: **AUTOMATIC** ; SALE; SYSTEM; TRAVEL; AGENT; PERSONNEL;
    SYNERGISTIC; COMPOSE; INDIVIDUAL; CUSTOMISATION; SALE; PRESENT; ITINERARY
    ; CLIENT; MULTIPLE; PERMUTATION; DATA; SOURCE; **AUTOMATIC** ; FASHION
Derwent Class: T01
International Patent Class (Main): **G06F-015/20**
File Segment: EPI

    15/5/17   (Item 17 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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008291940   **Image available**
WPI Acc No: 1990-178941/199023
XRPX Acc No: N90-139070
    Automatic **fee collecting and receipt dispensing system - used for**
 paying for local and-or national authority services requiring specific
 types of printed receipts
Patent Assignee: AMERICAN REGISTRATION SYSTEMS INC (AMRE-N)
Inventor: ROUSSEFF C M; WINN R K
Number of Countries: 014 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9005341	A	19900517				199023	B
CA 2001887	A	19900501				199026	
AU 8944890	A	19900528				199035	
US 4970655	A	19901113	US 88265762	A	19881101	199048	
EP 441823	A	19910821	EP 89912021	A	19891016	199134	
EP 441823	A4	19940317	EP 89912021	A	19890000	199525	
EP 441823	B1	19970702	EP 89912021	A	19891016	199731	
			WO 89US4633	A	19891016		
DE 68928147	E	19970807	DE 628147	A	19891016	199737	
			EP 89912021	A	19891016		
			WO 89US4633	A	19891016		

Priority Applications (No Type Date): US 88265762 A 19881101
Cited Patents: US 32115; US 3943335; US 4023013; US 4319336; US 4359631; US
    4484304; US 4567359; 1.Jnl.Ref; GB 1394631; JP 62286168; US 4247759; US
    4449186; US 4831526; US 4795763
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9005341	A		B		

    Designated States (National): AU JP
    Designated States (Regional): AT BE CH DE FR GB IT LU NL SE

| EP 441823 | A | | B | | |

    Designated States (Regional): DE FR GB IT

| EP 441823 | B1 | E | 19 B | | Based on patent WO 9005341 |

    Designated States (Regional): DE FR GB IT

DE 68928147	E		B		Based on patent EP 441823
					Based on patent WO 9005341
CA 2001887	A		B		
AU 8944890	A		B		
US 4970655	A		B		
EP 441823	A4		B		

Abstract (Basic): WO 9005341 A
    A system, particularly designed for vehicle registration.a
    Transactions and the like, comprises an outer housing with customer
    interface (18, 20) for displaying information tp a customer and for
    accepting fee payment (34), and a dispenser assembly (40), for storing
    forms specific to the transaction, together with a printer for printing
    information in the blank areas of the forms.
        A computer (28) controls the operation of the customer interface
    and the dispenser assembly, and is linked via an interface (30, 33) to
    a remote **database** (31), containing transaction and fee information
    which is compared with the information input by the customer so that

the transaction can be verified and approved. The computer is also
linked (36) to the credit card network (38) to verify satisfactory
fee payment.
      ADVANTAGE - Convenient, easily accessible means for paying **fees** .
   (34pp Dwg.No.3/7)
Title Terms: **AUTOMATIC** ; FEE; COLLECT; RECEIPT; DISPENSE; SYSTEM; PAY;
   LOCAL; NATION; AUTHORISE; SERVICE; REQUIRE; SPECIFIC; TYPE; PRINT;
   RECEIPT
Derwent Class: P27; T01; T05
International Patent Class (Main): **G06F-015/00**
International Patent Class (Additional): A47F-003/02; **G06F-017/60**
File Segment: EPI; EngPI

  15/5/18   (Item 18 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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002141980
WPI Acc No: 1979-G1915B/197929
   Automatic **wrapping system for** credit   cards **- has transfer mechanism
moving cards in pairs from** two   magazines **to folding position over
envelope web**
Patent Assignee: DATA CARD CORP (DATA-N)
Inventor: HEWITT D W; SEIBEL D D
Number of Countries: 005 Number of Patents: 010
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 2900235	A	19790712	DE 2900235	A	19790104	197929	B
GB 2012243	A	19790725				197930	
FR 2449631	A	19801024				198049	
CA 1102605	A	19810609				198127	
GB 2067172	A	19810722				198130	
GB 2012243	B	19820804				198231	
GB 2067172	B	19821110				198245	
CA 1161292	A	19840131				198410	
US 5058873	A	19911022				199145	
DE 2900235	C	19911121				199147	

Priority Applications (No Type Date): US 78866941 A 19780104; US 80121044 A
   19800213

Abstract (Basic): DE 2900235 A
      An **automatic** wrapping system for enveloping **credit   cards**
   ready for posting uses a computer controlled system with **magazine**
   input and output. **Two   magazines** of preprinted and formed **credit
   cards** (102) are located side by side. A transfer mechanism moves the
   cards in pairs to a station (700) where they are placed in the correct
   position over folded envelope material (502).
      The cards together with the envelope material move on to a cutting
   station (800) and final wrapping. When completed the envelopes are
   discharged into **magazines** (1100) ready for dispatch.
Title Terms: **AUTOMATIC** ; WRAP; SYSTEM; CREDIT; CARD; TRANSFER; MECHANISM;
   MOVE; CARD; PAIR; TWO; **MAGAZINE** ; FOLD; POSITION; ENVELOPE; WEB
Derwent Class: P76; Q31; Q32; Q36; T01; T04
International Patent Class (Additional): B42F-005/06; B65B-005/00;
   B65C-001/00; B65D-027/10; B65H-029/00; B65H-037/00; B65H-039/14;
   B65H-043/00; **G06F-015/30** ; G06K-007/08; G06K-013/02; G06K-019/00
File Segment: EPI; EngPI

  15/5/19   (Item 19 from file: 347)
DIALOG(R)File 347:JAPIO
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04571254   **Image available**
AUTOMATIC BANK PAYMENT SYSTEM

PUB. NO.:   06-243154 [JP 6243154 A]

ABSTRACT

PURPOSE: To purchase a necessary seat ticket on the spot by providing a
vacant/ full state retrieving function for seats of an air craft, a
theater, etc., a reserving function for a seat at the time when there is a
vacant seat and a ticket issuing function to the reserved seat, in business
of an **automatic** payment machine of a bank account system.

CONSTITUTION: Necessary data is inputted from a terminal system 101, and a
processing is advanced, while utilizing a seat reservation management **data
base** 103 of affiliated airlines companies and railroad companies. In a
bank account system 104, in the case a user executes transaction with a
bank, at the time of purchasing a ticket, in the case the payment method is
designated as debiting from a bank deposit account by a cash card, the
processing is advanced, while utilizing a account system ledger 105. In an
external connection system 106, in the case the user obtains a ticket by
utilizing a **credit**   **card** , the processing is advanced, while utilizing a
customer information **file**   107 and an affiliated credit company **file**
108. The sales price is debited on a payment designated day from the user's
bank deposit account by a batch processing of a **journal** 109.

   15/5/20   **(Item 20 from file: 347)**
DIALOG(R)File 347:JAPIO
(c) 2000 JPO & JAPIO. All rts. reserv.

04424440   **Image available**
AUTOMATIC TRANSACTION MACHINE

ABSTRACT

PURPOSE: To provide the **automatic** transaction machine which can collate
the total amount of money of paid for purchased articles by using a **credit
card** .

CONSTITUTION: The host system 53 of a center is provided with a cashing
file 59 wherein transaction information regarding cashing transaction is
filed by card **membership** numbers and a use price **file** 60 wherein use
price information on articles purchased by using **credit** **cards** is **filed**
by the card **membership** numbers. When cashing transaction are selected by
user's operation, the cashing transaction are done by accessing cashing
file 59. Further, when use price total amount collation transaction is
selected by user's operation, the total amount of money paid by the user is

retrieved by accessing the use price **file** 60 on ● basis of data recorded on the **credit** ●rd inserted by the user and d●played out on a CRT display device.

15/5/21 **(Item 21 from file: 347)**
DIALOG(R)File 347:JAPIO
(c) 2000 JPO & JAPIO. All rts. reserv.

01360972 **Image available**
TERMINAL DEVICE FOR SETTLEMENT OF CREDIT TRANSACTION

PUB. NO.: 59-072572 [JP 59072572 A]
PUBLISHED: April 24, 1984 (19840424)
INVENTOR(s): TATEISHI KAZUMA
 SHINOHARA YOSHITSUGU
APPLICANT(s): OMRON TATEISI ELECTRONICS CO [000294] (A Japanese Company or
 Corporation), JP (Japan)
APPL. NO.: 57-183883 [JP 82183883]
FILED: October 19, 1982 (19821019)
INTL CLASS: [3] **G06F-015/21** ; **G06F-015/30**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- **Automatic** Banking)
JOURNAL: Section: P, Section No. 295, Vol. 08, No. 179, Pg. 154,
 August 17, 1984 (19840817)

ABSTRACT
PURPOSE: To attain the **automatic** settlement of credit transactions and to reduce the load for the settlement processing, by providing a data **file** on the account of a credit company to a terminal device for settlement of credit transaction.

CONSTITUTION: A terminal device 1 is controlled by a CPU11 containing a memory 12. Then a communication controller 13 for communication with a center 20, a card reader 14 for magnetic record data of a **credit card** and a davit card DC, a key board 2, a display device 4, and a printer 15 which prints the transfer data to a receipt and a **journal** are connected to the CPU11. The controller 13 contains an **automatic** dial device and an MODEM.

```
Set      Items    Description
S1          89    AU=(BOYLE K? OR BOYLE, K?)
S2           4    AU=(MAISTRE M? OR MAISTRE, M?)
S3       32589    (CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA-
                  RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR
                  (CHIP OR SMART)()CARD?
S4           0    S1 AND S2
S5           0    (S1 OR S2) AND S3
S6          93    (S1 OR S2)
S7           1    S6 AND (PAYMENT? OR SUBSCRIB? OR DUES? OR AUTOCHARGE? OR C-
                  LUB OR CLUBS)
File  77:Conference Papers Index 1973-2000/Jul
         (c) 2000 Cambridge Sci Abs
File  35:Dissertation Abstracts Online 1861-2000/Jul
         (c) 2000 UMI
File 583:Gale Group Globalbase(TM) 1986-2000/Aug 16
         (c) 2000 The Gale Group
File   2:INSPEC 1969-2000/Aug W2
         (c) 2000 Institution of Electrical Engineers
File  65:Inside Conferences 1993-2000/Aug W2
         (c) 2000 BLDSC all rts. reserv.
File 233:Internet & Personal Comp. Abs. 1981-2000/Jul
         (c) 2000 Info. Today Inc.
File  99:Wilson Appl. Sci & Tech Abs 1983-2000/Jul
         (c) 2000 The HW Wilson Co.
```

915615 ORDER NO: AAD86-01821

ESSAYS ON THE VALUATION OF NONMARKET RESOURCES: CONCEPTUAL ISSUES AND EMPIRICAL CASE STUDIES (ILLINOIS, WISCONSIN)

    Author: **BOYLE, KEVIN J.**
    Degree: PH.D.
    Year: 1985
    Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (
          0262)
    Source: VOLUME 47/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
          PAGE 998. 212 PAGES
    Descriptors: ECONOMICS, AGRICULTURAL
    Descriptor Codes: 0503

     A major issue in cost-benefit analysis is how to conceptualize and
estimate the total value of an environmental asset. Many economists have
come to realize that measures of total value must include more than direct
use values. However, if environmental cost-benefit analysis is to be a
useful policy guide, it will thrive or perish on the logic and empirical
validity of the concepts used. To explore these issues, this dissertation
is organized as a set of four separate essays.
     The objective of the research reported in Esssay 1 was to develop
a utility theoretic conceptualization of total value under conditions of
certainty, with special consideration for existence values. It is argued
that use is not a homogeneous category and that several types of use must
be considered in a total valuation framework. The incorporation of
existence values is built on altruistic motives. Essay 1 also contains a
brief discussion of measurement issues, with the conclusion that
contingent-valuation is the only tool that is capable of measuring all of
the components of total value, and therefore, total value.
     There are five basic techniques of applying the
contingent-valuation method. The research reported in Essay 2 asks whether
one of three most commonly used techniques (bidding, **payment** cards and
dichotomous choice) performs better than the others. The research results
indicate that no one technique is superior, but bidding did turn out to be
an inferior technique. The dichotomous-choice technique was chosen for the
valuation applications reported in Essays 3 and 4.
     The final objective was met by estimating values for two of
Wisconsin's endangered species of wildlife and the Illinois Beach State
Nature Preserve. The valuation of endangered species, reported in Essay 3,
is a relatively straightforward application of the conceptual framework
developed in Essay 1. The study of the Illinois Beach State Nature
Preserve, reported in Essay 4, is a somewhat different application in that
it is a natural area that is characterized by various unique attributes.
The estimation results indicate substantial values that are not associated
with the direct use of these environmental assets.

```
Set     Items   Descript
S1          5   AU=(BOYLE K? OR BOYLE, K?)
S2          3   AU=(MAISTRE M? OR MAISTRE, M?)
S3      40633   (CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA-
                RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR
                (CHIP OR SMART)()CARD?
S4          0   S1 AND S2
S5          0   (S1 OR S2) AND S3
S6          8   S1 OR S2
S7          8   IDPAT (sorted in duplicate/non-duplicate order)
S8          7   IDPAT (primary/non-duplicate records only)
File 348:European Patents 1978-2000/Aug W02
        (c) 2000 European Patent Office
File 349:PCT FULLTEXT 1983-2000/UB=20000803,UT=20000720
        (c) 2000 WIPO/MICROPAT
```

8/5/1   (Item 1 from   e: 348)
DIALOG(R)File 348:European Patents
(c) 2000 European Patent Office. All rts. reserv.

01101820
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
ANTENNA DIVERSITY SYSTEM
ANTENNENDIVERSITYSYSTEM
SYSTEME D'ANTENNES DIVERSIFIE
PATENT ASSIGNEE:
  Koninklijke Philips Electronics N.V., (200769), Groenewoudseweg 1, 5621
    BA Eindhoven, (NL), (Applicant designated States: all)
INVENTOR:
  EVANS, David, H., Prof. Holstlaan 6, NL-5656 AA Eindhoven, (NL)
  BOYLE, Kevin, R. , Prof. Holstlaan 6, NL-5656 AA Eindhoven, (NL)
  CALDWELL, Richard, J., Prof. Holstlaan 6, NL-5656 AA Eindhoven, (NL
LEGAL REPRESENTATIVE:
  Tangena, Antonius Gerardus et al (75422), Philips Electronics UK Ltd.,
    Cross Oak Lane, Red Hill, Surrey RH1 5HA, (GB)
PATENT (CC, No, Kind, Date): EP 992117 A2 000412 (Basic)
                              WO 9955012 991028
APPLICATION (CC, No, Date):   EP 99909146 990401; WO 99IB575 990401
PRIORITY (CC, No, Date): GB 9808401 980422; GB 9901789 990128
DESIGNATED STATES: DE; FR; GB; IT
INTERNATIONAL PATENT CLASS: H04B-001/00
NOTE:
  No A-document published by EPO
LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application: 20000412 A2 Published application without search report
 Application: 991222 A2 International application. (Art. 158(1))
 Examination: 20000412 A2 Date of request for examination: 20000124
 Application: 991222 A2 International application entering European
                           phase
LANGUAGE (Publication,Procedural,Application): English; English; English

8/5/2   (Item 2 from file: 348)
DIALOG(R)File 348:European Patents
(c) 2000 European Patent Office. All rts. reserv.

01038656
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Control processes for linear voice coil actuator
Steuerverfahren fur linearen Schwingspulenbetatiger
Procedes de commande d'un actionneur a bobine lineaire mobile
PATENT ASSIGNEE:
  SYSTEMS, MACHINES, AUTOMATION COMPONENTS CORPORATION, (1550672), 5807 Van
    Allen Way, Carlsbad, California 92008, (US), (Applicant designated
    States: all)
INVENTOR:
  Sheaffer, Michael S., 2046 Badger Glenn, Escondido, California 92029,
    (US)
  Huang, David, 2704 Socorro Lane, Carlsbad, California 92009, (US)
  Ferris, Michael A., 746 Black Hawk Circle, Vista, California 92083, (US)
  Neff, Edward A., 16535 El Camino Real, Rancho Santa Fe, California 92067,
    (US)
  Haidos, Steve, 3465 Bumann Road,, Encinitas, California 92024, (US)
  Stom. Dennis, 871 Stevens Avenue, 1306, Solana Beach, California 92075,
    (US)
  Boyle, Kieran , 7130 Shoreline Drive, 1112, San Diego, California 92122,
    (US
LEGAL REPRESENTATIVE:
  Thomas, Philip John Duval (76811), Eric Potter Clarkson, Park View House,
    58 The Ropewalk, Nottingham NG1 5DD, (GB)
PATENT (CC, No, Kind, Date): EP 921456 A2 990609 (Basic)
                              EP 921456 A3 000510
APPLICATION (CC, No, Date):   EP 98309582 981124;
PRIORITY (CC, No, Date): US 985493 971205

DESIGNATED STATES: AT; B●CH; CY; DE; DK; ES; FI; FR; GB●R; IE; IT; LI;
   LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G05B-019/39

ABSTRACT EP 921456 A2

A controller for a voice coil actuator includes sensors that are
connected with the actuator probe to monitor both the linear and angular
position of the probe, as well as the axial and rotational forces on the
probe. Using predetermined instructions, the probe can be controlled in
either an open loop mode or in a closed loop feedback mode, for either
static or dynamic operations. For static operations, the axial and
rotational forces on the probe can be controlled by referencing set
values for the forces which are to be applied to/by the probe. For
dynamic operations, in addition to the axial and rotational forces on the
probe, the linear and angular movements of the probe can be controlled.
In the closed loop mode, linear and angular positions, velocities, and
accelerations can be used for control. In its operation, the controller
selectively establishes linear and rotational movements and forces for
the probe which are useful in accomplishing the wide variety of tasks
wherein such forces and movements are required.
ABSTRACT WORD COUNT: 170
NOTE:
   Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
 Search Report: 000510 A3 Separate publication of the search report
 Application: 990609 A2 Published application (A1with Search Report
                             ;A2without Search Report)
 Change: 990707 A2 Inventor (change)
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 9923   761
      SPEC A   (English) 9923   4538
Total word count - document A   5299
Total word count - document B   0
Total word count - documents A + B   5299

   8/5/3   (Item 3 from file: 348)
DIALOG(R)File 348:European Patents
(c) 2000 European Patent Office. All rts. reserv.

00849182
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Soft landing method for probe assembly
Verfahren zum weichen Absetzen einer Stiftanordnung
Procede pour poser en douceur un montage de sonde
PATENT ASSIGNEE:
   SYSTEMS, MACHINES, AUTOMATION COMPONENTS CORPORATION, (1550672), 5807 Van
      Allen Way, Carlsbad, California 92008, (US), (Proprietor designated
      states: all)
INVENTOR:
   Leung, Arthur T., 15906 Avenida Calms, Rancho Santa Fe, California 92067,
      (US)
   Neff, Edward A., 16535 El Camino Real, Rancho Santa Fe, California 92067,
      (US)
   Sheaffer, Michael S., 2046 Badger Glen, Escondido, California 92029, (US)
   Ferris, Michael A., 748 Black Hawk Circle, Vista, California 92083, (US)
   Boyle,Kieran , 7130 Shoreline Drive,Apt.no.1112, San Diego, California
      92122, (US)
   Johnson,Christopher, 4854 Mount Elbrus Drive, San Diego, California 92117
      , (US)
   Quashnock,Joseph M., 2718 Unicornio Street, Carlsbad, California 92009,
      (US
LEGAL REPRESENTATIVE:
   MacGregor, Gordon (33391), Eric Potter Clarkson, Park View House, 58 The

Ropewalk, Nottingham G1 5DD, (GB)
PATENT (CC, No, Kind, Date): EP 784252 A1 970716 (Basic)
                             EP 784252 B1 991229
APPLICATION (CC, No, Date): EP 96307633 961022;
PRIORITY (CC, No, Date): US 587878 960111
DESIGNATED STATES: CH; DE; ES; FR; GB; IT; LI; NL
INTERNATIONAL PATENT CLASS: G05B-019/18; G01B-007/00; G01B-021/04;
  B23Q-015/22
CITED PATENTS (EP B): EP 277656 A; US 3993565 A; US 4215301 A; US 4484118 A
  ; US 4547847 A; US 5414620 A; US 5430360 A; US 5446323 A
NOTE:
  Figure number on first page: 1
LEGAL STATUS (Type, Pub Date, Kind, Text):
  Application: 970716 A1 Published application (A1with Search Report
                             ;A2without Search Report)
  Examination: 980114 A1 Date of filing of request for examination:
                             971114
  Examination: 980304 A1 Date of despatch of first examination report:
                             980119
  Grant: 991229 B1 Granted patent
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS B   (English)   199952   1062
     CLAIMS B   (German)   199952   971
     CLAIMS B   (French)   199952   1193
     SPEC B   (English)   199952   5141
Total word count - document A   0
Total word count - document B   8367
Total word count - documents A + B 8367

  8/5/4   (Item 4 from file: 348)
DIALOG(R)File 348:European Patents
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00185076
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Prestressed tress beam with elements in buckling state.
Vorgespannter Fachwerktrager mit Elementen in geknicktem Zustand.
Poutre treillis precontrainte a elements en etat de flambage.
PATENT ASSIGNEE:
  SOCIETE EUROPEENNE DE PROPULSION (S.E.P.) Societe Anonyme dite:, (292185)
    , 24 Rue Salomon de Rothschild, F-92150 Suresnes, (FR), (applicant
    designated states: DE;GB;IT)
INVENTOR:
  Maistre, Michel Antoine , 19, rue d'Austerlitz, F-33200 Bordeaux, (FR
LEGAL REPRESENTATIVE:
  Joly, Jean-Jacques et al (39741), CABINET BEAU DE LOMENIE 55, rue
    d'Amsterdam, F-75008 Paris, (FR)
PATENT (CC, No, Kind, Date): EP 154577 A1 850911 (Basic)
                             EP 154577 B1 880921
APPLICATION (CC, No, Date): EP 85400231 850213;
PRIORITY (CC, No, Date): FR 842525 840220
DESIGNATED STATES: DE; GB; IT
INTERNATIONAL PATENT CLASS: E04H-012/16; E04B-001/19;
CITED PATENTS (EP A): FR 1377291 A; GB 2038914 A; US 3665670 A; DE 2025704
  A; DE 618523 C; US 4207715 A

ABSTRACT EP 154577 A1
    Poutre treillis precontrainte a elements en etat de flambage.
    La poutre est formee par la repetition reguliere le long de l'axe de la
  poutre de mailles elementaires polyedriques (11) ayant chacune deux faces
  d'extremite paralleles identiques en forme de polygones reguliers a n
  cotes qui constituent les faces communes avec les mailles voisines, et 2n
  faces laterales triangulaires formees en reliant chaque sommet d'une face
  d'extremite aux deux plus proches sommets de la face d'extremite opposee
  ; les aretes de la maille elementaire sont materialisees par des elements

(14, 15) qui sont en p●anence sollicites en traction,●ndis que des
barres rigides (16) en etat de flambage relient chaque sommet de la
maille elementaire a son centre.
ABSTRACT WORD COUNT: 119

LEGAL STATUS (Type, Pub Date, Kind, Text):
  Application: 850911 A1 Published application (A1with Search Report
                               ;A2without Search Report)
  Examination: 860507 A1 Date of filing of request for examination:
                               860308
  Examination: 870520 A1 Date of despatch of first examination report:
                               870406
  *Assignee: 880831 A1 Applicant (transfer of rights) (change):
                               SOCIETE EUROPEENNE DE PROPULSION (S.E.P.)
                               Societe Anonyme dite: (292185) 24 Rue Salomon
                               de Rothschild F-92150 Suresnes (FR) (applicant
                               designated states: DE;GB;IT)
  *Assignee: 880831 A1 Previous applicant in case of transfer of
                               rights (change): SOCIETE EUROPEENNE DE
                               PROPULSION Societe Anonyme dite: (468070) 3,
                               Avenue du General de Gaulle F-92800 Puteaux
                               (FR) (applicant designated states: DE;GB;IT)
  Grant: 880921 B1 Granted patent
  Oppn None: 890913 B1 No opposition filed
LANGUAGE (Publication,Procedural,Application): French; French; French

   8/5/5   (Item 5 from file: 348)
DIALOG(R)File 348:European Patents
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00081528
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Composite structure, method and matrix for fabricating such a structure.
Zusammengesetzte Struktur und Verfahren und Matrix zur Herstellung einer
   derartigen Struktur.
Nouvelle   structure   composite   et   procede   et   matrice   destines   a   la
   fabrication d'une telle structure.
PATENT ASSIGNEE:
  SOCIETE EUROPEENNE DE PROPULSION Societe Anonyme dite:, 3, Avenue du
     General de Gaulle, F-92800 Puteaux, (FR), (applicant designated states:
     DE;GB;IT;SE)
INVENTOR:
  Maistre, Michel Antoine , 19, rue d'Austerlitz, F-33200 Bordeaux, (FR
LEGAL REPRESENTATIVE:
  Joly, Jean Jacques et al , CABINET BEAU DE LOMENIE 55, rue d'Amsterdam,
     F-75008 Paris, (FR)
PATENT (CC, No, Kind, Date):   EP 57637   A2   820811 (Basic)
                               EP 57637   A3   820825
                               EP 57637   B1   840815
APPLICATION (CC, No, Date):   EP 82400139 820126;
PRIORITY (CC, No, Date): FR 811733 810129
DESIGNATED STATES: DE; GB; IT; SE
INTERNATIONAL PATENT CLASS: B29D-003/02; C04B-035/52; F16S-001/14;
  E04B-002/46;
CITED PATENTS (EP A): FR 2433003 A; EP 32858 A; FR 2446175 A; FR 2398705 A;
  US 2106177 A

ABSTRACT EP 57637 A2
     Nouvelle structure composite et procede et matrice destines a la
  fabrication d'une telle structure.
     La structure comprend une matrice formee par la juxtaposition
  d'elements de matrice (10) prefabriques, solides, presentant chacun au
  moins une cavite s'etendant d'un cote a un autre de l'element de matrice,
  et disposes de maniere que les cavites alignees des elements de matrice
  juxtaposes forment des logements rectilignes dans lesquels on met en
  place des elements de renfort (31, 32, 33, 34) qui forment au moins
  quatre faisceaux differents constitues chacun d'une pluralite d'elements

de renfort paralleles ●ne meme direction particuliere●t repartis dans
tout le volume de la structure, les elements de renfort realisant un
verrouillage de l'assemblage d'elements de matrice pour former une
structure composite coherente.
ABSTRACT WORD COUNT: 125

8/5/6   (Item 6 from file: 348)
DIALOG(R)File 348:European Patents
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00054193
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Tridimensional annular structure.
Dreidimensionale ringformige Struktur.
Structure tridimensionnelle annulaire.
PATENT ASSIGNEE:
  SOCIETE EUROPEENNE DE PROPULSION (S.E.P.) Societe Anonyme dite:, 3,
    avenue du General de Gaulle, F-92800 Puteaux, (FR), (applicant
    designated states: DE;GB;IT;SE)
INVENTOR:
  Maistre, Michel Antoine , 19, rue d'Austerlitz, F-33200 Bordeaux, (FR
LEGAL REPRESENTATIVE:
  Joly, Jean-Jacques et al , CABINET BEAU DE LOMENIE 55, rue d'Amsterdam,
    F-75008 Paris, (FR)
PATENT (CC, No, Kind, Date): EP 32858   A1   810729 (Basic)
                              EP 32858   B1   841212
APPLICATION (CC, No, Date):   EP 81400041 810114;
PRIORITY (CC, No, Date): FR 801009 800117
DESIGNATED STATES: DE; GB; IT; SE
INTERNATIONAL PATENT CLASS: D04H-003/07;
CITED PATENTS (EP A): GB 2040805 A; FR 2421056 A; US 3577294 A; FR 2424888
  A; DE 3000436 A

ABSTRACT EP 32858 A1
    Structure tridimensionnelle annulaire.
    Structure tridimensionnelle annulaire formee d'elements filiformes
s'entrecroisant regulierement et repartis en plusieurs familles
d'elements occupant une meme disposition au sein de la structure. Pour
obtenir une structure indelaminable ayant une repartition spatiale de ses
proprietes mecaniques ou physiques selectionnable, on utilise deux
familles d'elements helicoidaux (HD, HG) disposes en nappes cylindriques
suivant des helices de meme pas et de sens opposes, deux familles
d'elements meridiens obliques (MO1, MO2) disposes en nappes meridiennes
avec des inclinaisons opposees par rapport a l'axe et une famille
d'elements radiaux (R) en nappes meridiennes et/ou circonferientiels (C)
en nappes cylindriques et/ou axiaux en nappes meridiennes ou
cylindriques.
ABSTRACT WORD COUNT: 107

00393455
METHOD AND APPARATUS FOR SCORING A TAMPER-INDICATING PLASTIC CLOSURE
PROCEDE ET APPAREIL DESTINES A PRODUIRE DES ENTAILLES SUR UNE FERMETURE
  PLASTIQUE INVIOLABLE
Patent Applicant/Assignee:
  H-C INDUSTRIES INC
  BOYLE Kevin E
  ROBBINS Paul W
  GONSER Heinz O
  MILLER Peter S
Inventor(s):
  BOYLE Kevin E
  ROBBINS Paul W
  GONSER Heinz O
  MILLER Peter S
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9524299 A1 19950914
  Application: WO 95US2839 19950307   (PCT/WO US9502839)
  Priority Application: US 94207943 19940308
Designated States: AM; AT; AU; BB; BG; BR; BY; CA; CH; CN; CZ; DE; DK; EE;
  ES; FI; GB; GE; HU; JP; KE; KG; KP; KR; LR; LT; LU; LV; MD; MG; MN; MW;
  MX; NL; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; TJ; TT; UA; VN; KE;
  MW; SD; SZ; UG; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL;
  PT; SE; BF; BJ; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG
Main International Patent Class: B26D-001/62;
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 6317

English Abstract
  A method and apparatus (10) for vertically scoring a tamper- indicating
  plastic closure includes a rotatably-driven carousel (34) which includes
  mandrel assemblies (36) at the periphery thereof. Each mandrel assembly
  includes a rotatable mandrel (46) on which a respectively closure (12) is
  positioned in operative association, so that the mandrel and closure are
  moved relative to an associated scoring mechanism. The scoring mechanism
  (42) includes at least one, and preferably a plurality, of rotatably
  driven scoring blades, with each blade arranged to engage and cut the
  pilfer band of a respective closure. Significantly, the system can be
  operated so as to closely approximate the preferred radial movement of
  the blade with respect to the closure, thus minimizing "digging" of the
  scoring blade into the plastic of the closure.

French Abstract
  Procede et appareil (10) permettant de produire des entailles verticales
  sur une fermeture en matiere plastique inviolable. Cet appareil comprend
  un carrousel entraine en rotation (34), pourvu d'ensembles mandrin (36)
  au niveau de sa peripherie. Chaque ensemble mandrin comprend un mandrin
  rotatif (46) sur lequel une fermeture respective (12) est positionnee de
  maniere a cooperer avec ledit mandrin et afin que ce dernier et la
  fermeture puissent etre deplaces par rapport a un mecanisme de production
  d'entailles associe. Ce mecanisme (42) comprend au moins une, et de
  preference plusieurs, lames a entaille entrainees en rotation, dont
  chacune est concue pour entrer en contact avec une bande antivol menagee
  sur une fermeture respective et pour la couper. Ce systeme peut presenter
  un fonctionnement qui se rapproche sensiblement du deplacement radial
  ideal de la lame par rapport a la fermeture, reduisant ainsi au minimum
  la penetration de la lame dans la matiere plastique de la fermeture.

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 Set     Items    Description
 S1          6    AU=(BOYL●K? OR BOYLE, K?)
 S2          7    AU=(MAISTRE M? OR MAISTRE, M?)
 S3      16303    (CREDIT OR BANK OR CHARGE)()CARD? OR BANKCARD? OR CHARGECA-
                  RD? OR CREDITCARD? OR MC OR VISA OR CHIPCARD OR SMARTCARD? OR
                  (CHIP OR SMART)()CARD?
 S4          0    S1 AND S2
 S5          0    (S1 OR S2) AND S3
 S6         13    S1 OR S2
 S7         13    IDPAT (sorted in duplicate/non-duplicate order)
 S8         12    IDPAT (primary/non-duplicate records only)
File 344:Chinese Patents ABS Apr 1985-2000/Aug
         (c) 2000 European Patent Office
File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)
         (c) 2000 JPO & JAPIO
File 350:DERWENT WPIX 1963-2000/UD=, UM=, & UP=200038
         (c) 2000 Derwent Info Ltd
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DIALOG(R)File 350:DERWENT WPIX

012880900   **Image available**
WPI Acc No: 2000-052734/200004
XRPX Acc No: N00-041163
  **Antenna diversity system for wireless data link in business or domestic
  environments, cordless and cellular telecommunication systems**
Patent Assignee: KONINK PHILIPS ELECTRONICS NV (PHIG); PHILIPS AB (PHIG
)
Inventor: **BOYLE K R** ; CALDWELL R J; EVANS D H
Number of Countries: 021 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9955012	A2	19991028	WO 99IB575	A	19990401	200004	B
EP 992117	A2	20000412	EP 99909146	A	19990401	200023	
			WO 99IB575	A	19990401		

Priority Applications (No Type Date): GB 991789 A 19990128; GB 988401 A
  19980422
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 9955012	A2 E 22	H04B-000/00	

    Designated States (National): CN JP KR
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
  MC NL PT SE

EP 992117	A2 E	H04B-001/00	Based on patent WO 9955012

    Designated States (Regional): DE FR GB IT

Abstract (Basic): WO 9955012 A2
        NOVELTY - A pair of antennas (202,212) are connected to a beam
    forming unit such as hybrid coupler, and to a common point (222)
    through semiconductor switches (204,214). A control unit (228)
    regulates the hybrid coupler which provides a set of antenna beam
    patterns.
        DETAILED DESCRIPTION - The common connection point is connected to
    a receiver (224) and a signal quality measuring unit (226). An
    INDEPENDENT CLAIM is also included for the operating method of antenna
    diversity system.
        USE - For wireless data link in business or domestic environments,
    cordless and cellular telecommunication system e.g. digital enhanced
    cordless telecommunication, global system for mobile communication.
        ADVANTAGE - Enables simultaneous reception of two antenna beam
    patterns for signal quality measurement and comparison. Requires only
    one transceiver for multiple antennae.
        DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram
    of antenna diversity system.
        Antennas (202,212)
        Semiconductor switches (204,214)
        Common point (222)
        Receiver (224)
        Signal quality measuring unit (226)
        Control unit (228)
        pp; 22 DwgNo 2/7
Title Terms: ANTENNA; DIVERSE; SYSTEM; WIRELESS; DATA; LINK; BUSINESS;
  DOMESTIC; ENVIRONMENT; CORD; CELLULAR; TELECOMMUNICATION; SYSTEM
Derwent Class: W01; W02
International Patent Class (Main): H04B-000/00; H04B-001/00
File Segment: EPI

DIALOG(R)File 350:DERWENT WPIX

012636940   **Image available**
WPI Acc No: 1999-443044/199937

XRAM Acc No: C99-130478
XRPX Acc No: N99-330346
Baseball cap with comfortable inside head band
Patent Assignee: BOYLE K J (BOYL-I)
Inventor: **BOYLE K J**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5926849	A	19990727	US 9852615	A	19980331	199937	B

Priority Applications (No Type Date): US 9852615 A 19980331
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5926849	A		5	A42C-005/02	

Abstract (Basic): US 5926849 A
NOVELTY - The baseball cap comprises a conventional pliable fabric crown (12), relatively stiff visor (14) and size-adjusting strap (16), modified by including an inside head band (18) which extends along the front and can extend to the full crown except for the back opening (12a). The band is a polymer laminate of a stretch fabric layer (18a) and a foam layer (18b) with a pattern of upwardly extending open channels. The cap can have an outside decorative band (12b).
DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of making a baseball cap with an inside head band and decorative outside band.
USE - As a comfortable cap generally shaped as a baseball cap.
ADVANTAGE - The cap is assembled with stretch material on the head band interior surface to provide strength, while the foam layer is not in direct contact with the wearer but provides softness and comfort. The open channels allow fluid flow between the head band and the wearer's head to make the cap more comfortable than conventional designs. The matching decorative band and size-adjusting strap give the visual appearance of a continuous decorative piece extending all the way round the cap lower periphery.
DESCRIPTION OF DRAWING(S) - The drawings show a perspective, partly cutaway view of the baseball cap with an inside head band and a cross-section view of one end of the head band.
Fabric crown (12)
Back opening (12a)
Decorative band (12b)
Visor (14)
Size-adjusting strap (16)
Inside head band (18)
Stretch fabric layer (18a)
Foam layer. (18b)
pp; 5 DwgNo 1,4/5
Title Terms: BASEBALL; CAP; COMFORT; HEAD; BAND
Derwent Class: A83; F05; F07; P21
International Patent Class (Main): A42C-005/02
File Segment: CPI; EngPI

8/5/3   (Item 3 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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012523051   **Image available**
WPI Acc No: 1999-329157/199928
XRPX Acc No: N99-247043
Control method of linear and angular reaction of voice coil actuator probe
Patent Assignee: SYSTEMS MACHINES AUTOMATION COMPONENTS (SYST-N); SMC CORP (SMCS-N)
Inventor: **BOYLE K** ; FERRIS M A; HAIDOS S; HUANG D; NEFF E A; SHEAFFER M S; STOM D
Number of Countries: 027 Number of Patents: 003
Patent Family:

```
Patent No      Kind  Dat●    Applicat No     Kind   Date ●  Week
EP 921456      A2    1999●●   EP 98309582     A     19981124●199928  B
JP 11316608    A     19991116 JP 98346196     A     19981204 200005
US 6016039     A     20000118 US 97985493     A     19971205 200011
```

Priority Applications (No Type Date): US 97985493 A 19971205
Patent Details:
```
Patent No  Kind Lan Pg  Main IPC      Filing Notes
EP 921456    A2 E   9 G05B-019/39
    Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
    LI LT LU LV MC MK NL PT RO SE SI
JP 11316608  A      10 G05D-003/12
US 6016039   A         H02K-041/00
```

Abstract (Basic): EP 921456 A2
        NOVELTY - The method involves determining an actual linear position
    of the probe, comparing with the preprogrammed instructions to generate
    a linear error signal, and exerting a dynamic force on the probe in
    response to move the probe in translation for position control,
    exerting a static force on the probe when the error signal is equal to
    zero. The actual angular position of the probe is determined and
    compared with the preprogrammed instructions to generate an angular
    error signal. A dynamic angular force is exerted on the probe in
    response to move the probe in rotation for angular control. An actual
    linear position of the probe is determined.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
    controller for a linear voice coil actuator.
        USE - For controlling linear and angular reaction of voice coil
    actuator probe.
        ADVANTAGE - Precisely and selectively moves the probe of the
    actuator in combinations of translations and rotation in accordance
    with preprogrammed sequences. Relatively easy to manufacture, simple to
    use, and is comparatively cost effective.
        DESCRIPTION OF DRAWING(S) - The figure shows a generalized
    schematic perspective view of the operative components of a voice coil
    actuator.
        pp; 9 DwgNo 1/3
Title Terms: CONTROL; METHOD; LINEAR; ANGULAR; REACT; VOICE; COIL; ACTUATE;
    PROBE
Derwent Class: T06; V06
International Patent Class (Main): G05B-019/39; G05D-003/12; H02K-041/00
File Segment: EPI

 8/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

011375079   **Image available**
WPI Acc No: 1997-352986/199733
XRPX Acc No: N97-292448
 **Soft landing method for moving machine tool probe into soft contact with
 workpiece - uses control of current to coil of linear motor to place
 component on work surface**
Patent Assignee: SYSTEMS MACHINES AUTOMATION COMPONENTS (SYST-N); SMC CORP
    (SMCS-N)
Inventor: **BOYLE K** ; FERRIS M A; JOHNSON C; LEUNG A T; NEFF E A; QUASHNOCK
    J M; SHEAFFER M S
Number of Countries: 010 Number of Patents: 005
Patent Family:
```
Patent No      Kind  Date     Applicat No     Kind   Date     Week
EP 784252      A1    19970716 EP 96307633     A     19961022 199733  B
JP 9311724     A     19971202 JP 96346048     A     19961225 199807
US 5952589     A     19990914 US 96587878     A     19960111 199944
EP 784252      B1    19991229 EP 96307633     A     19961022 200005
DE 69605890    E     20000203 DE 605890       A     19961022 200013
                              EP 96307633     A     19961022
```

Priority Applications (No Type Date): US 96587878 A 1996⬤1
Cited Patents: EP 27765⬤US 3993565; US 4215301; US 4484⬤8; US 5414620;
  US 5430360; US 5446323
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
EP 784252   A1 E   11 G05B-019/18
   Designated States (Regional): CH DE ES FR GB IT LI NL
EP 784252   B1 E   G05B-019/18
   Designated States (Regional): CH DE ES FR GB IT LI NL
DE 69605890   E   G05B-019/18   Based on patent EP 784252
JP 9311724   A   10 G05D-003/00
US 5952589   A   G01M-019/00

Abstract (Basic): EP 784252 A
     The soft landing device (10) includes a linear motor comprising a
   reciprocating coil (12) surrounding magnet (14). When a current is
   passed through the coil a flux field is established which interacts
   with the flux of the magnet. This creates forces in the coil that are
   used to control the movement of the coil. Thus the coil can be made to
   reciprocate.
     The probe assembly is connected directly to the coil so it moves
   with the coil so that the probe assembly can be operated to place a
   component (20) into a proper position on a work surface. The contact
   forces between the component and the work surface is controlled.
     ADVANTAGE - Provides soft contact which prevents damage to work
   surface, providing precision measurements with ease of execution and
   cost effectiveness.
     Dwg.2/5
Title Terms: SOFT; LANDING; METHOD; MOVE; MACHINE; TOOL; PROBE; SOFT;
  CONTACT; WORKPIECE; CONTROL; CURRENT; COIL; LINEAR; MOTOR; PLACE;
  COMPONENT; WORK; SURFACE
Derwent Class: P56; S02; T06; X25
International Patent Class (Main): G01M-019/00; G05B-019/18; G05D-003/00
International Patent Class (Additional): B23Q-015/22; G01B-003/00;
  G01B-007/00; G01B-021/04; G05D-003/12
File Segment: EPI; EngPI

  8/5/5   (Item 5 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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010426842   **Image available**
WPI Acc No: 1995-328162/199542
XRPX Acc No: N95-246995
 **Method of scoring tamper indicating band on plastics closure cap -
  involves using carousel with rotating mandrels for holding closure caps
  scored horizontally by fixed knives and vertically by rotating cutters**
Patent Assignee: H-C IND INC (HCIN)
Inventor: **BOYLE K E** ; GONSER H O; MILLER P S; ROBBINS P W
Number of Countries: 064 Number of Patents: 005
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 9524299   A1   19950914   WO 95US2839   A   19950307   199542 B
AU 9520971   A   19950925   AU 9520971   A   19950307   199601
ZA 9501929   A   19960228   ZA 951929   A   19950308   199614
TW 271420   A   19960301   TW 95104556   A   19950508   199624
US 5651299   A   19970729   US 94207943   A   19940308   199736

Priority Applications (No Type Date): US 94207943 A 19940308
Cited Patents: 1.Jnl.Ref; DE 2709066; EP 533633; EP 58298; JP 2180195; US
  3724307; US 3824941; US 4491045; US 4666053; US 4742741
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9524299   A1 E   40
   Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
   ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NL NO NZ
   PL PT RO RU SD SE SG SI SK TJ TT UA US UZ VN

Designated States (Re⬤nal): AT BE CH DE DK ES FR GB   IE IT KE LU MC
MW NL OA PT SD SE SZ⬤
AU 9520971   A   Based on patent WO 9524299
ZA 9501929   A   33
US 5651299   A   15

Abstract (Basic): WO 9524299 A
      The device involves using a rotating carousel (34) having a set of
      peripheral mandrel assemblies (36) within a fixed frame (32). The
      plastics container closure caps (12) are delivered on to the mandrels,
      which themselves rotate about their own axes by the fixed gear ring
      (8).
      Rotating horizontal knives within the carousel make the score cuts
      defining the tamper indicating band (20) while an external cutting
      station (40) with vertical knives rotating synchronously with the
      closure caps makes the vertical score cuts (30).
      ADVANTAGE - A high speed machine for making accurate and clean cut
      score lines for a tear-off release and indicating band on closure caps.
      Dwg.1/10
Title Terms: METHOD; SCORE; TAMPER; INDICATE; BAND; PLASTICS; CLOSURE; CAP;
  CAROUSEL; ROTATING; MANDREL; HOLD; CLOSURE; CAP; SCORE; HORIZONTAL; FIX;
  KNIFE; VERTICAL; ROTATING; CUT
Derwent Class: P62; Q32; Q33
International Patent Class (Main): B26D-001/62; B29C-051/10; B65D-000/00;
  B65D-041/34
International Patent Class (Additional): B29D-022/00
File Segment: EngPI

   8/5/6   (Item 6 from file: 350)

004398076
WPI Acc No: 1985-224954/198537
XRPX Acc No: N85-168961
  **Prestressed trellis beam - has buckled parts with deformation level
  independent of constant load supported**
Patent Assignee: SOC EUROPEENE PROPULSION (EUPR)
Inventor: **MAISTRE M A**
Number of Countries: 006   Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 154577	A	19850911	EP 85400231	A	19850213	198537	B
FR 2559813	A	19850823				198540	
US 4612750	A	19860923	US 85703517	A	19850220	198641	
EP 154577	B	19880921				198838	
DE 3565141	G	19881027				198844	
CA 1249411	A	19890131				198912	

Priority Applications (No Type Date): FR 842525 A 19840220
Cited Patents: DE 2025704; DE 618523; FR 1377291; GB 2038914; US 3665670;
  US 4207715
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 154577	A	F	17		

   Designated States (Regional): DE GB IT

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 154577	B	F			

   Designated States (Regional): DE GB IT

Abstract (Basic): EP 154577 A
      The trellis beam is made by the regular repetition, along the beam
      axis, of elementary polyhedral links. Each link has two identical
      parallel end faces, regular polygon shaped, with n sides, which make
      common faces with neighbouring links.
      Each link (11) is defined laterally by 2n triangular faces by
      connecting each summit of one end face to the two closest summits of
      the opposed end face. The elementary link ridges are elements (14,15),

permanently held in ●action. Rigid buckled bars (16)   nnect each
summit of the eleme●ry link to its centre.
      USE - For large spatial structures e.g. antennas or solar energy
collectors.
      1/4
Title Terms: PRESTRESSED; TRELLIS; BEAM; BUCKLE; PART; DEFORM; LEVEL;
  INDEPENDENT; CONSTANT; LOAD; SUPPORT
Derwent Class: Q43; Q44; Q46; Q68
International Patent Class (Additional): E04B-001/19; E04C-003/08;
  E04H-012/16; F16S-003/08
File Segment: EngPI

8/5/7   (Item 7 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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003520624
WPI Acc No: 1982-68610E/198233
 **Assembled blocks of metal, ceramic or other solids - interlocked high
 tensile rods, to produce multiaxial reinforcement without using flood
 techniques**
Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE PROPULSION
  (EUPR)
Inventor: **MAISTRE M A**
Number of Countries: 008 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 57637	A	19820811	EP 82400139	A	19820126	198233	B
FR 2498733	A	19820730				198238	
JP 57156216	A	19820927				198244	
CA 1168557	A	19840605				198427	
EP 57637	B	19840815				198433	
DE 3260550	G	19840920				198439	
US 4470238	A	19840911	US 82342403	A	19820125	198439	
JP 90035708	B	19900813	JP 8213199	A	19820129	199036	

Priority Applications (No Type Date): FR 811733 A 19810129
Cited Patents: No-SR.Pub; EP 32858; FR 2398705; FR 2433003; FR 2446175; US
  2106177
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 57637	A	F	33		

    Designated States (Regional): DE GB IT SE

| EP 57637 | B | F | | | |

    Designated States (Regional): DE GB IT SE

Abstract (Basic): EP 57637 A
      Directionally reinforced structures are made by assembling
prefabricated modular blocks of matrix material (I) intersected by
passages or channels in four different directions so that prefabricated
rods or bars of relatively high tensile material, (II) can be inserted
to interlock the assembled structure together. The arrays of holes and
passages are such that any one plane through the assembly is
intersected by at least two of the arrays of high tensile inserts.
      For mfr. of high strength matls. for resisting multiaxial stresses,
as for ceramic linings for rocket motors, space-re-entry cones,
furnaces, etc. Matl. combinations suggested include rods of high
tensile metal intersecting blocks of a ductile metal; rods of aligned
carbon filaments or fibres intersecting blocks of graphite.
      Quicker and simpler than processes requiring the flooding of the
interstices of pre-positioned arrays of the high tensile components
with a dispersed matrix matl., i.e. as a fine powder, paste or liquid
requiring subsequent fusion, freezing or drying in situ. Solid blocks
with passages or channels are readily moulded or cast and opt. machined
to receive rods so that internal voids may be eliminated or controlled
in their shape and position. Fully mechanical interlocking eliminates
need for adhesives.

Title Terms: ASSEMBLE; B●CK; METAL; CERAMIC; SOLID; INT●CKING; HIGH;
   TENSILE; ROD; PRODUCE●ULTIAXIAL; REINFORCED; FLOOD; T●HNIQUE
Derwent Class: A35; L02; P73; Q43; Q46; Q53; Q68; Q77
International Patent Class (Additional): B29C-067/14; B29D-003/02;
   B32B-005/08; C04B-035/52; C22C-001/09; D03D-001/00; E04B-002/46;
   E04H-012/00; F02K-001/78; F02K-009/60; F16S-001/14; F16S-003/04;
   F27D-001/16
File Segment: CPI; EngPI

   8/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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003196747
WPI Acc No: 1981-57299D/198132
 **Three-dimensional annular structure - of reinforced composite, formed by
 regular criss-cross of yarns over pegs, opt. followed by carbonisation**
Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE PROPULSION
   (EUPR)
Inventor: **MAISTRE M A**
Number of Countries: 008 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 32858	A	19810729	EP 81400041	A	19810114	198132	B
FR 2474136	A	19810724				198136	
JP 56142053	A	19811106				198151	
US 4366658	A	19830104				198304	
CA 1146364	A	19830517				198322	
EP 32858	B	19841212				198450	
DE 3167668	G	19850124				198505	

Priority Applications (No Type Date): FR 801009 A 19800117
Cited Patents: DE 3000436; FR 2421056; FR 2424888; GB 2040805; US 3577294
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 32858	A	F	15		

   Designated States (Regional): DE GB IT SE

| EP 32858 | B | F | | | |

   Designated States (Regional): DE GB IT SE

Abstract (Basic): EP 32858 A
     Fibre-reinforced composite material, such as carbon-carbon
   composites, are formed into annular three dimensional structures by the
   regular criss-crossing of yarns which are distributed over groups of
   peg-shaped members, where each group is disposed in a particular
   direction over the surface of the structure. The yarn elements are
   wound circumferentially over the surface of the annular structure, and
   also spirally in two different directions The composite structure is
   produced for use in fused pipes for engines.
     The three-dimensional structure has a high-resistance to
   de-lamination by separation of the parallel layers and the radial
   layers, and offers high strength in relation to the volume of the
   structure.
Title Terms: THREE-DIMENSIONAL; ANNULAR; STRUCTURE; REINFORCED; COMPOSITE;
   FORMING; REGULAR; CRISS-CROSS; YARN; PEG; OPTION; FOLLOW; CARBONISE
Derwent Class: A32; L02; P73; Q53; Q67
International Patent Class (Additional): B32B-005/12; D04H-003/07;
   F02K-009/97; F16L-011/16
File Segment: CPI; EngPI

   8/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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002552087
WPI Acc No: 1980-70112C/198040

Geometric constraints for meshes of rod-like reinforcing materials – using arrays aligned with cubic diagonals
Patent Assignee: SOC EURO PROPULSION SA (EUPR)
Inventor: **MAISTRE M**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
FR 2444012	A	19800814				198040	B

Priority Applications (No Type Date): FR 7834953 A 19781212; FR 7813415 A 19780505

Abstract (Basic): FR 2444012 A
    The parent patent described structural forms for reinforcement of components subject to multi-axial stress, above the structural forms involved meshed arrays of rod-like elements such that at least five arrays were used having axes arranged in the pattern of five of the ten possible loci for directly linkint the apices of a solid parallel pipedic (box-shaped) body, and so that no three adjacent arrays are mutually orthogonal.
    Addn. claims a special case for such structures in which six arrays are meshed such that in a unit cubic cell of the structure, the array axes are aligned with the six possible diagonal axes. Suitable for reinforcing structures subjected to multi-axial mechanical or thermal stress to obtain an isotropic reinforcement with a relatively high loading of reinforcement material per unit volume. Pref. the reinforcing elements have a circular cross-section. No specific component materials quoted.
Title Terms: GEOMETRY; CONSTRAIN; MESH; ROD; REINFORCED; MATERIAL; ARRAY; ALIGN; CUBE; DIAGONAL
Derwent Class: L02
International Patent Class (Additional): C04B-035/52
File Segment: CPI

 8/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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002357761
WPI Acc No: 1980-G4212C/198030
 Reinforcing system for stacked layers – uses rod shaped reinforcing elements sloping at different angles, arranged in various patterns
Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE DE PR (EUPR)
Inventor: **MAISTRE M**
Number of Countries: 007 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 3000436	A	19800717				198030	B
JP 55093443	A	19800715				198035	
GB 2040805	A	19800903				198036	
FR 2446175	A	19800912				198044	
CA 1114138	A	19811215				198203	
US 4328272	A	19820504				198220	
GB 2040805	B	19821117				198246	
IT 1127780	B	19860528				198741	

Priority Applications (No Type Date): FR 79424 A 19790109
Abstract (Basic): DE 3000436 A
    The reinforcing system for multiple layers (10) of a material uses rod shaped reinforcing elements (12) inserted through the layers at an angle. These elements can be arranged in parallel rows, with those in one row sloping in the opposite direction to those in the next row. The system prevents the layers from being easily detached.
    An alternative arrangement has the elements in a pattern with alternate elements within a row sloping in different directions. The system can be used where a layer is wound into a coil, and the elements

are embedded in the ●ndings.
Title Terms: REINFORCED; ●YSTEM; STACK; LAYER; ROD; SHAPE; ●REINFORCED;
  ELEMENT; SLOPE; ANGLE; ARRANGE; VARIOUS; PATTERN
Derwent Class: P73
International Patent Class (Additional): B32B-001/08; B32B-005/02;
  B32B-007/08; D04H-001/00
File Segment: EngPI

  8/5/11   (Item 11 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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002283621
WPI Acc No: 1979-82829B/197946
  **Three-dimensional arrangement for reinforcing elements - esp. of the
  carbon-carbon type for use in e.g. rocket vehicle nose cones and
  combustion chamber exhaust ports**
Patent Assignee: SOC EUROP DE PROPUL (EUPR-N); SOC EUROPEENE PROPULSION
  (EUPR)
Inventor: **MAISTRE M**
Number of Countries: 007 Number of Patents: 010
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 2917362	A	19791108				197946	B
GB 2020332	A	19791114				197946	
FR 2424888	A	19800104				198008	
US 4219597	A	19800826				198037	
CA 1106735	A	19810811				198139	
GB 2020332	B	19820707				198227	
IT 1118615	B	19860303				198727	
JP 54146824	A	19791116				198829	
JP 88031430	B	19880623				198829	
DE 2917362	C	19891207				198949	

Priority Applications (No Type Date): FR 7813415 A 19780505

Abstract (Basic): DE 2917362 A
      A genuinely three-dimensional arrangement for the reinforcing
  elements of a composite material, esp. of the carbon-carbon type for
  use in high-stress, high-temp. environments, is described. The elements
  are arranged in 5 gps. of straight, parallel and equally-spaced units,
  the directions of >=5 gps. being parallel to >=5 of the ten directions
  defined by the diagonals joining non-adjacent corners of a
  parallelepiped, of which no three groups from a mutually perpendicular
  system.
      Additional gps. of elements may be provided which are not parallel
  to any of the ten diagonals, and the elements of different gps. may be
  of different diameters. The parallelepiped may be right-angled, or have
  equal sides, or both.
      Anisotropy of the composite material is reduced whilst maintaining
  a high proportion of reinforcement material per unit volume of the
  composite.
Title Terms: THREE-DIMENSIONAL; ARRANGE; REINFORCED; ELEMENT; CARBON;
  CARBON; TYPE; ROCKET; VEHICLE; NOSE; CONE; COMBUST; CHAMBER; EXHAUST;
  PORT
Index Terms/Additional Words: COMPOSITE
Derwent Class: F03; P73
International Patent Class (Additional): B32B-005/12; C04B-035/52;
  C22C-001/09; D03D-001/00; D03D-015/12; D04H-003/04; D04H-013/00
File Segment: CPI; EngPI

  8/5/12   (Item 12 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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002166824

  **Annular three dimensional reinforcing device - has four groups of
  filiform elements each with different orientation and arranged with two
  alternating groups**
Patent Assignee: SOC EURO PROPULSION SA (EUPR); SOC EUROPEENE PROPULSION
  (EUPR)
Inventor: **MAISTRE M**
Number of Countries: 007   Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
GB 2017580	A	19791010				197941	B
DE 2912463	A	19791115				197947	
JP 54133581	A	19791017				197947	
FR 2421056	A	19791130				198003	
US 4254599	A	19810310				198113	
CA 1106624	A	19810811				198139	
GB 2017580	B	19820707				198227	
IT 1118507	B	19860303				198727	

Priority Applications (No Type Date): FR 789103 A 19780329

Abstract (Basic): GB 2017580 A
      The reinforcment has a regular criss-cross of filiform elements
   distributed in four families. The elements of each family are arranged
   in parallel spaced sheets. The sheets of first and second familiers are
   arranged alternately as are the sheets of third and fourth families.
      The third and fourth families are inclined relative to the first
   and second. The elements in each are differently oriented to the
   elements of the adjacent sheets of another family. The elements of the
   first and second families are incurved in opposite directions.
Title Terms: ANNULAR; THREE; DIMENSION; REINFORCED; DEVICE; FOUR; GROUP;
   FILAMENT; ELEMENT; ORIENT; ARRANGE; TWO; ALTERNATE; GROUP
Derwent Class: P54; P73; Q44; Q53; Q68
International Patent Class (Additional): B23B-000/00; B29D-003/02;
   B32B-001/00; B32B-005/12; E04C-003/26; F02K-001/24; F02K-009/00;
   F02K-011/00; F16S-003/08
File Segment: EngPI